

10. To improve or repair any or all of my real and personal property and in connection therewith, to purchase and contract for such materials and labors as he shall consider necessary therefor, paying the amounts due for such repairs and improvements out of any of my funds; to keep said real and personal property insured against fire and other casualty; to pay all taxes due thereon; and to take such other measures as he may think necessary or convenient in the management and protection of such real and personal property.

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11. To borrow any sum or sums of money upon 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, and other instruments which may be necessary or proper.

12. To engage, employ, and dismiss any agents, clerks, servants, or other persons in and about the performance of these presents as my attorney shall think fit.

13. To vote at the meetings of stockholders or other meetings of any corporation or company, or 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.

14. To receive any money which now is or hereafter may be due me upon the security of any mortgage and, upon the full amount secured thereby, to execute and deliver a good and sufficient release or other discharge of such mortgage.

15. For all or any of the purposes of these presents to enter into and sign, seal, execute, acknowledge, and deliver any contracts, deeds, or other instruments whatsoever, and to draw, accept, make, endorse, discount, or otherwise deal with any bills of exchange, checks,