

on all accounts in my name in any bank or banks, whether such accounts are solely in my name or jointly with any other person, and to withdraw funds from said accounts; to open an account or accounts in any bank or banks in my name or in their names as my attorneys-in-fact; to make such payments and expenditures which they may consider advisable in connection with any of the foregoing matters or with the administration of my affairs; to commence, defend, or otherwise participate in legal actions and proceedings in my name and to sign and verify in my name all pleadings of every description; to make and verify income tax returns, and to represent me in all tax matters before any office of the Internal Revenue Service or South Carolina Tax Commission; hereby giving and granting to my said attorneys full power and authority to do and perform all and every act and thing whatsoever necessary to be done in the premises and in the administration of my affairs as fully to all intents and purposes as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorneys may do pursuant to this power.

Any other provision to the contrary notwithstanding, the concurrence of my son, Irving E. Abrams, with any one of my other two attorneys-in-fact, Robert Rovner and Philip S. Rovner, shall be sufficient for all purposes hereunder and shall be considered, for all intents and purposes, as if such two (2) of them, that is, Irving E. Abrams, and either Robert Rovner or Philip S. Rovner, were expressly authorized to act without the necessity of concurrence or the signature of the third of them.

DATED this 5th day of October, 1974.

WITNESSES:

Harry S. Abrams Harry S. Abrams
 His X Mark
 HARRY S. ABRAMS

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