

dividends, annuities, demands, debts, taxes, and obligations, or any rebate, refund or discount thereon, which may now or hereafter be due, owing, or payable by me or to me;

4. To make, endorse, accept, receive, sign, seal, execute, acknowledge, and deliver deeds, assignments, agreements, certificates, hypothecations, checks, notes, vouchers, receipts, and such other instruments in writing of whatever kind and nature as may be necessary, convenient, or proper in the premises;

5. To deposit and withdraw for the purposes hereof, in either my said attorney's name or jointly in both our names, in or from any banking institution, any funds, negotiable paper, or moneys which may come into my said attorney's hands, as such attorney or which I now or hereafter may have or deposit or be entitled to;

*Herbert B. Howell*

6. To contract loans and to borrow any sums of money in my name and upon such terms as my said attorney shall see fit, and to pledge or give as security therefore any or all of my said property;

*William J. Pardon*

7. To institute, prosecute, defend, compromise, arbitrate, and dispose of legal, equitable, or administrative hearings, actions, suits, attachments, arrests, distresses or other proceedings, or otherwise engage in litigation in connection with the premises;

*Anna Hickery*

8. To act as my attorney or proxy in respect to any stocks, shares, bonds, or other investments, rights or interests I may now or hereafter hold;

9. To engage and dismiss agents, counsel, and employees, and to appoint and remove at pleasure any substitute for, or agent of my said attorney, in respect to all or any of the matters or things herein mentioned and upon such terms as my attorney shall think fit;

10. To receive, collect, receipt for, to execute and deliver vouchers in my behalf for any and all allowances and reimbursements properly payable to me by the United States,

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