

to use the same for safekeeping any property or papers, and to remove therefrom at any time, or from time to time, all or any part of the contents of any such box or vault;

(c) To borrow money and to execute in my name any instrument, including, but not limited to, promissory notes and credit card applications and agreements, evidencing indebtedness incurred on my behalf and to extend and renew the same, as well as any indebtedness heretofore incurred by me, for the payment of which I may in any way be liable, upon such terms, conditions and rates of interest as my Attorney-in-Fact shall deem advisable;

(d) To prepare or have prepared from time to time financial statements concerning my assets and liabilities or income and expenses and to deliver such statements to any banker, banking institution or other person.

(e) To apply for and to receive letters of credit or travelers checks from any banker or banking institution giving such indemnity or other agreements in connection therewith as my Attorney-in-Fact shall deem desirable or necessary.

5. TAXES:

To make, sign, execute and file income and all other tax returns and declarations of estimated tax required to be made by me by any law or regulation of any government or governmental authority, to represent and act for me in all tax matters in any audit, examination, dispute or litigation, in any governmental department, board or court, to receive, endorse and collect checks in settlement of any refund of taxes, to execute consents agreeing to a later determination of taxes than is provided by statutes of limitation, to execute closing agreements relative to tax liabilities, to file claims for abatement, refund or credit taxes, to make any adjustments or settlements, and to sign any and all receipts, waivers, settlements or agreements pertaining to any income or other taxes assessed against me or my property by law.

6. INSURANCE TRANSACTIONS:

(a) To take out, pay the premium on, modify, rescind, release, terminate or execute any rights, privileges, or options of any contract of life, accident, health, disability, liability, property or other insurance presently owned by me or by any person on my behalf, or hereafter acquired.

(b) To procure new, different or additional contracts of insurance on my life or with respect to protecting me or my property from ill health, disability, accident, liability or loss.

(c) To apply for, and receive, any loan on the security of any contract of insurance, to surrender and receive the cash surrender value, to exercise or obtain any money, dividend or other thing of value to which I am or to which I may become entitled as the proceeds or other return or profit arising out of any contract of insurance or of any one or more of the insurance transactions herein enumerated.

7. REPRESENTATION AND EMPLOYMENT OF ASSISTANCE:

(a) On my behalf and in my name or the name of my Attorney, to institute, prosecute, appear in, defend, compromise, arbitrate, settle or dispose of any legal, equitable or