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GENERAL POWERS

1. To ask, demand, sue for, collect and receive all sums of money, dividends, interest, payments on account of debts and legacies and all property now due or which may hereafter become due and owing to me, and give good and valid receipts and discharges for such payments;

2. To sell, assign, and transfer stocks and bonds and securities of all kinds in my name and for my account and at such prices as shall seem good to him;

3. To sign, execute, acknowledge and deliver in my name all transfers and assignments of securities;

4. To borrow money and to pledge securities for such loans if in the judgment of my attorney such action should be necessary;

DES 5. To consent in my name to reorganizations and mergers, and to the exchange of securities for new securities;

6. To manage real property, to sell, convey and mortgage realty, to foreclose mortgages and to take title to property in my name if he thinks proper, and to execute, acknowledge and deliver deeds of real property, mortgages, releases, satisfactions and other insurance relating to realty which he considers necessary;

7. To place and effect insurance;

8. To do business with banks and savings and loans and particularly to endorse all checks and drafts made payable to my order and collect the proceeds;

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