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these presents do make, constitute and appoint as my true and lawful attorney, Dorothy J. Howald for the purposes hereinafter set forth. So long as the limitation described below shall apply to Dorothy J. Howald she shall be referred to herein as my "Standby Attorney". The term "Attorney" as used herein shall apply to any Standby Attorney at such time as the limitation described below no longer applies.

(1) The limitation referred to above upon the authority of my Standby Attorney to act hereunder is as follows:

(a) In no event is Dorothy J. Howald authorized to act hereunder so long as Irene E. Snell and Philip A. Snell are living, competent to act and have not resigned nor been removed.

*b.H.S.*

C. The limitation upon the authority to act of a Standby Attorney shall not apply if such Standby Attorney has executed and delivered an affidavit setting forth that the limitation described above upon such Standby Attorney's authority to act do not then apply. Upon the execution and delivery of such an affidavit by a Standby Attorney such Standby Attorney shall be authorized to act as Attorney and no person acting in reliance upon such affidavit shall incur liability to me or to my estate.

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