

8. To make, execute, and deliver such contracts, agreements, forms, applications or other instruments or documents as may be necessary or proper to establish, reduce or agree upon the tax liability or valuation or assessment for tax purposes with respect to any property, real, personal or mixed, owned by the undersigned.

9. To establish banking and savings accounts and to invest in certificates of deposit; to make deposits and withdrawals therefrom; to have access to safety deposit boxes; and to engage in any and all banking functions necessary to appropriate to the exercise of the powers granted by these presents.

10. To do and perform any and all other acts or things whatsoever requisite or necessary to be done in or about the premises as fully and to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said attorney or her substitute or substitutes shall lawfully do or cause to be done by virtue of these presents.

11. The rights, power, and authority of my attorney shall remain in full force and effect thereafter until my death. This Power of Attorney shall not be affected by any physical disability or mental incompetence which renders me incapable of managing my estate.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 14th day of August, 1984.

IN THE PRESENCE OF:

Rebecca J. Keaka

Herchel Craig (SEAL)
HERCHEL CRAIGO

Maury J. Payne

Pamela M. Koop

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