

B. Definition

Whenever the word "Attorney" or "Principal" or any modifying or substituted pronoun therefor is used in this power of attorney, such words and respective pronouns shall be held and taken to include both the singular and the plural, the masculine, feminine and neuter gender thereof.

C. Severability

If any part of any provision of this power of attorney shall be invalid or unenforceable under applicable law, said part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of said provision or the remaining provisions of this power of attorney.

D. Compensation

Attorney shall be entitled to reimbursement for all reasonable costs and expenses actually incurred and paid by Attorney on my behalf pursuant to any provision of this power of attorney, but Attorney shall not be entitled to compensation for services rendered hereunder.

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E. Restrictions

Notwithstanding any provision herein to the contrary, Attorney shall not satisfy the legal obligations of Attorney out of any property subject to this power of attorney.

F. Reservations

Notwithstanding any provision hereto to the contrary, Attorney shall have no power or authority whatever with respect to (a) any incidents of ownership relating to any policy of insurance owned by me on the life of Attorney, and (b) any trust created by Attorney as to which I am a trustee.

G. Inventory and Bond

In the event of my physical disability or my mental incompetence, which renders me incapable of managing my own estate, Attorney shall not be required to file an inventory nor to post any surety bond with any court.

IN WITNESS WHEREOF, as Principal, I have executed this power of attorney as of this 12th day of September, 1984, in multiple counterpart originals and I have directed that photographic copies of this power be made which shall have the same force and effect as an original.

Frederick Nelson Minard (SEAL)
Frederick Nelson Minard, Principal