

Internal Revenue Service or State Tax Commission within the limitations of the applicable Revenue Rulings and Procedures;

14. To renounce and disclaim any interest otherwise passing to me by testate or intestate succession or by inner vivos transfer;

15. To have access to any and all safe deposit boxes which I am now or may become possessed and to remove therefrom any securities, papers or other articles;

INCIDENTAL POWERS

In order to make the transfers described above, my Attorney is fully authorized and empowered to execute documents and papers, including deeds of my interests in real property, bills of sale of my personalty, assignments of my intangibles (including my Certificates of Deposit), to make and/or endorse my checks, make savings withdrawals from my savings account, enter my said deposit box and remove all or any part of the contents thereof and to perform any other and further acts or things necessary, appropriate or incidental thereto, with the same validity and effect as if I were personally present, competent and personally exercised the powers myself. No person dealing with Attorney shall be responsible to determine or insure the proper application of funds or property.

DURABLE POWER

This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing his own estate. It

(CONTINUED ON NEXT PAGE)