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To defend, settle, adjust, submit to arbitration and compromise all actions, suits, accounts, claims and demands whatsoever in such manner as my said attorney shall think fit;

To hire accountants, attorneys at law, clerks, workmen and others, and allow to the persons to be so employed such salaries or wages, as my attorney shall think fit;

To enter any safety deposit box that I may have at any bank and/or savings and loan association and to remove any items from said safety deposit box;

To do any and all things that I might do if I were present;

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.

Without in any wise limiting the foregoing, generally to do, execute and perform any other act, deed, matter or thing whatsoever that ought to be done, executed, and performed, or that in the opinion of my said attorney ought to be done, executed and performed, in and about the premises, of every nature, and kind whatsoever, as fully effectual as I could do if personally present. And I do hereby ratify and confirm all whatsoever that my said attorney shall do or cause to be done, in or about the premises by virtue of this power of attorney.

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