

18. To institute, prosecute, defend, compromise or otherwise dispose of and to appear for me in any proceedings at law or in equity or otherwise before any tribunal for the enforcement or for the defense of any claim, either alone or in conjunction with other persons, relating to me or to any property of mine or any other persons, and to obtain, discharge and substitute counsel and authorize appearance of such counsel to be entered for me in any such action or proceeding; and to compromise or arbitrate any claim in which I may be in any manner interested and for that purpose to enter into agreements or compromise or arbitrate, either through counsel or otherwise, to carry on such compromise or arbitration and perform or enforce any award entered in arbitration;

19. To open or maintain accounts with stockbrokers (on cash or on margin); to buy, sell, endorse, transfer, hypothecate and borrow against any shares of stock bonds or other securities;

20. To make any and all arrangements deemed appropriate and in my best interests for my personal care, support, maintenance, living arrangements and medical care, including admission to a retirement home or facility, extended care facility, nursing home, or similar facility;

21. To have the exclusive authority to give consent for medical treatment to be performed on me (or any of my minor children) and to authorize, arrange for, consent to, waive and terminate any and all medical and survival procedures on my behalf (or on behalf of any of my minor children), including the administration of drugs; or to withhold such consent (provided, however, this power shall be subject to any written declaration that I have made during my life regarding termination of lifesustaining procedures);

22. To resign official positions such as public office or fiduciary positions;

23. To join with my spouse or my spouse's estate in filing income or gift tax returns for any years for which I have not filed such returns and to consent to any gifts made by my spouse as being made one-half by me for gift tax purposes;

24. To do any and all other acts and things that may be either necessary or proper in the handling and managing of my person or affairs.

Any question which may arise concerning the power or authority of my attorney-in-fact to act for me shall be interpreted and construed in favor of such person having such power and authority.

This power may be accepted and relied upon by anyone to whom it is presented until such person either receives written notice of revocation by me or by a guardian or similar fiduciary of my estate, or has actual knowledge of my