

5. To execute any instruments of any kind and involving any property or transactions or rights in which I am now or may hereafter become involved or in which I may have any rights or interests of any kind;

6. To make, sign and file any and all tax returns, including intangible and federal and state income tax returns for any year; exercise any right or election in any tax matter and settle any tax dispute; to pay any tax, interest or penalty; to receive any refunds that might hereafter be due to me; to represent me before the Internal Revenue Service as my attorney-in-fact;

7. To sell, lease, mortgage, rent or encumber any and all personal and real property, including any and all securities, now or hereafter owned by me or any interest in any such real property as I may have, or to purchase, rent, lease, manage or otherwise acquire any interest in real or personal property in my name;

8. To enter my safe deposit boxes and to open new safe deposit boxes; and to add to and to remove any of the contents of any such safe deposit boxes; and to close out any of the boxes;

9. To purchase, pledge, liquidate, borrow against or make claim against any insurance company of any type;

10. To pay any and all expenses incurred in my behalf;

11. To take possession of all of my property and to provide for storage or safe-keeping thereof;

12. To transfer any interests in property I may own to a revocable or living trust created by me, which trust benefits me during my life;

13. To purchase "flower bonds" on my behalf;

14. To purchase various bonds and government securities with full power to sell the same, all on my behalf;

15. To make contributions to and withdrawals from, rollovers, voluntary contributions, or any elections with respect to any retirement plans, including any individual retirement account;

16. To make any statutory election or disclaimer;

17. To borrow or to make loans, secured or unsecured, in such amounts, upon such terms, with or without interest and to such firms, corporations, and persons as shall be appropriate;