

POWER OF ATTORNEY, page 3

7. To transfer all of my stock and/or securities to my Attorney, as agent (with the beneficial interest thereof remaining in me) if necessary or convenient in order to exercise the powers with respect to such stock or securities granted herein; to deal with Attorney in Attorney's individual, or any fiduciary capacity, in buying and selling assets, in lending or borrowing money, and in all other transactions, irrespective of the occupancy by the same person of dual positions;

8. To insure my property against damage or loss and Attorney against liability with respect to third persons arising out of the exercise of any power granted herein;

9. To do any other acts which I can do through an agent for the welfare of my spouse, children and/or dependents or for the preservation and maintenance of my other personal relationships to parents, relatives, friends or organizations;

10. To institute, prosecute, defend, abandon, compromise, arbitrate or otherwise dispose of legal, equitable or administrative hearings, actions, suits, attachments, arrests or other proceedings, or otherwise engage in litigation involving me, my property or any interest of mine; to hire, discharge and compensate any attorney, accountant, expert witness or other assistant where Attorney shall think such action to be desirable for the proper execution by Attorney of any of the powers granted herein and for the keeping of records thereof;

11. To apply for, elect, receive, deposit and utilize on my behalf all benefits payable by any governmental body or agency, state,

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