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pertaining thereto, excluding, however, the right to change the beneficiary, the right to change the method of payment of the insurance proceeds, and the right to make a cash surrender of the policy as distinguished from a surrender of the policy for loan, conversion, or other purposes as provided therein;

13. To have access to any safe deposit box or boxes that may be now or hereafter rented by me or for me, or standing in my name; to withdraw or remove any of the contents thereof and to make deposits in and otherwise use or surrender such box or boxes, and to rent any safe deposit box or boxes in my name or in my said attorney's name or in both our names jointly, either with or without right of survivorship;

14. 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 is my intent that the authority conferred herein shall be exercised notwithstanding my physical disability or mental incompetence;

15. This power of attorney shall remain in full force and effect until the earlier of the following events:

- a) I have revoked this power of attorney by written instrument recorded in the public records of the county aforesaid, or
- b) A committee shall have been appointed for

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