

as my said attorney may deem proper and reasonable, and to make and pay such charitable donations as my said attorney may feel I would make if present.

(11) To purchase or redeem United States Treasury Bonds in her sole discretion.

(12) To constitute, substitute and appoint in the place and stead of my attorney, one or more attorneys to exercise for me, as my attorney or attorneys, any and all of the powers and authorities hereby conferred, and to revoke any such appointment from time to time and to substitute or appoint any other or others in the place of such attorney or attorneys, as my said attorney may from time to time think fit.

(13) In general to do all other acts, deeds, matters and things whatsoever, in or about my estate, property and affairs, or to concur with persons jointly interested with myself therein, in doing all acts, deeds, matters and things herein, either particularly or generally described, as fully and effectively to all intents and purposes as I could do in my own proper person if personally present.

(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 her own estate.

I do hereby ratify and confirm all things whatsoever my said attorney or such substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents, including anything which

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