

audit, examination, dispute or litigation, in any governmental department, board or court, to receive, endorse, and collect checks in settlement of any refund of taxes, to execute consents agreeing to a later determination of taxes than is provided by statutes of limitation, to execute closing agreements relative to tax liabilities, to file claims for abatement, refund, or credit taxes, to make any adjustments or settlements and to sign any and all receipts, waivers, settlements or agreements pertaining to any income or other taxes assessed against me or my property by law.

6. INSURANCE TRANSACTIONS: (a) To take out, pay the premiums on, modify, rescind, release, terminate, or execute any rights, privileges, or options of any contract of life, accident, health, disability, liability, property or other insurance presently owned by me or by any person on my behalf, or hereafter acquired.

(b) To procure new, different, or additional contracts of insurance on my life or with respect to protecting me or my property from ill health, disability, accident, liability or loss;

(c) To apply for, and receive, medicare, medicaid, public and private health, hospitalization, major medical and other insurance benefits, whether under Social Security or private contracts, and any loan on the security of any contract of insurance, to surrender and receive the cash surrender value, to exercise or obtain any money, dividend, or other thing of value to which I am or to which I may become entitled as the proceeds or other return or profit arising out of any contract of insurance or of any one or more of the insurance transactions herein enumerated.

7. REPRESENTATION AND EMPLOYMENT OF ASSISTANCE: (a) On my behalf and in my name or the name of my Attorney, to institute, prosecute, appear in, defend, compromise, arbitrate, settle, or dispose of any legal, equitable or administrative hearings, actions, suits, attachments, claims or other proceedings, to which I am or may become a party or in which I have any interest;

(b) To hire, engage, employ and appoint agents, accountants, employees and counsel upon such terms and conditions and at such compensation as my said Attorney-in-Fact shall deem proper in the exercise of the powers herein granted; to dismiss and remove at pleasure any such agent, employees and counsel, as well as any agents, employees and counsel heretofore or hereafter employed by me or in my behalf.

8. MISCELLANEOUS: (a) To sign, seal, acknowledge, and deliver any instrument necessary to accomplish any of the powers herein granted;

(b) To modify, reform, renegotiate or rescind any contract or obligation heretofore or hereafter made by me or in my behalf.

GENERAL PROVISIONS

(a) All business transacted hereunder for me or for my account shall be transacted in my name, and all endorsements and instruments executed by my Attorney-in-Fact for the purpose of carrying out any of the foregoing powers, shall contain my name, followed by that of my Attorney-in-Fact and the designation, "Attorney-in-Fact".

(b) This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it limit or restrict, and is not to be construed or interpreted as

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