

Power of Attorney, General

I, _____("Mandator"), residing at _____,
hereby appoint _____ ("Agent") of _____, as
my attorney-in-fact ("Agent") to exercise the powers and rights described below.

If the Agent is unable or unwilling to serve for any reason, I appoint _____
("Alternate Agent"), of _____, as my alternate or
successor Agent, as the case may be to serve with the same powers and rights.

I hereby revoke any and all general powers of attorney and special powers of attorney
that previously have been signed by me. However, the preceding sentence shall not
have the effect of revoking any powers of attorney that are directly related to my health
care that previously have been signed by me.

My Agent shall have full power and authority to act on my behalf. This power and
authority shall authorize my Agent to manage and conduct all of my affairs and to
exercise all of my legal rights and powers, including all rights and powers that I may
acquire in the future.

My Agent's powers shall include, but not be limited to, the power to:

1. Open, maintain or close bank accounts (including, but not limited to, checking
accounts, savings accounts, and certificates of deposit), brokerage accounts,
retirement plan accounts, and other similar accounts with financial institutions.
2. Conduct any business with any banking or financial institution with respect to any of
my accounts, including, but not limited to, making deposits and withdrawals,
negotiating or endorsing any checks or other instruments with respect to any such
accounts, obtaining bank statements, money orders, and vouchers payable to me
by any person, firm, corporation or political entity.
3. To apply for public benefits, where necessary, such as Medicare and Medicaid, for
me and have access to information regarding my income and assets to the extent
required to make such application if necessary.
4. Purchase and/or maintain insurance, including life insurance upon my life or the life

of any other appropriate person.

5. Take any and all legal steps necessary to collect any amount or debt owed to me, or to settle any claim, whether made against me or asserted on my behalf against any other person or entity.
6. Enter into binding contracts on my behalf.
7. Exercise all stock rights on my behalf as my proxy, including all rights with respect to stocks, bonds, debentures, or other investments.
8. Employ professional and business assistance, as may be appropriate, including attorneys, accountants, and real estate agents, for my personal or business affairs.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney. A successor Agent shall not be liable for acts of a prior Agent.

My Agent shall be entitled to reasonable compensation for any services provided as my Agent. My Agent shall be entitled to reimbursement of all reasonable expenses incurred as a result of carrying out any provision of this Power of Attorney.

This Power of Attorney shall become effective immediately, and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This Power of Attorney shall continue effective until my death. This Power of Attorney may be revoked by me at any time by providing written notice to my Agent.

IN WITNESS WHEREOF, I have executed this General Power of Attorney.

Witness Signature

Date