

Diane - This is a revised version. I think they will call & reconstitute execs, noon meeting

cc: Andy -

Subj: Power of Attorney for all daughters; proposals slightly revised
 Date: 09/15/2003 6:49:39 PM Eastern Daylight Time
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 Sent from the Internet (Details)

Dear Joan:

Please print these revised proposals and bring to the meeting on Thursday.

The purpose of these proposals is to insure integrity, equality and fairness amongst the three POAs and proper recordkeeping of Mom's funds. This is only in the event that Mom is either incompetent or unable to perform transactions for other reasons, which should be addressed and discussed with Diane Wilke, attorney at law and/or with Joan Huber, CFP.

The Power of Attorney that Diane Wilke, Esq., drew up should be modified and customized as follows:

1. Janice, Robin and Merrie are all equal General Durable Power of Attorneys.
 2. Janice, Robin and Merrie must consult with one another and exercise full disclosure of intentions, by phone as well as email, prior to writing any checks or performing any other transactions. Exceptions are expenses directly for Mom's personal needs and only her personal needs. Any checks written for any needs other than Mom's must be fully disclosed and approved of by Merrie, Janice and Robin prior to writing them.
- ***Checks will require only one signature but with the approval of all three POAs except for funds for the direct benefit of Mother and nobody else.. Funds may not be for the benefit of anyone except for Mom, Janice, Merrie and Robin.**
3. Copies of all canceled checks written without exception, must be sent to Robin, Janice and Merrie. Copies of all receipts for all expenses must be sent to Robin, Merrie and Janice. This must be done on a monthly basis for the sake of recordkeeping as well as integrity.
 4. Any withdrawals of funds for reasons not directly related to Mom's needs must be made known to and approved of by Merrie, Janice and Robin by email or in writing by mail on a timely basis. For the sake of recordkeeping, all three sisters must be subsequently notified by email or by letter, or phone, if contact is available, of all withdrawals. Copies of receipts for all such transactions must be sent to all three sisters, i.e., receipts from a physician, hospital, attorney, etc.
 5. Any proposed investment changes, other than those being done by Mom's CFP on a discretionary basis, currently Joan Huber, must be made known to and approved by Merrie, Janice and Robin in writing by email or regular mail prior to transacting them.
 6. All financial statements, etc. relating to Mom and Dad's estate must be sent to Merrie, Janice and Robin.
 7. Merrie, Robin and Janice must all have equal access to any financial information of Mom's on the computer.
 8. All Healthcare decisions must be made by Merrie, Janice and Robin. All three sisters must be consulted regarding all critical medical treatment. Names of doctors, hospitals and any other healthcare facility must be disclosed.
 9. Should either Robin, Merrie or Janice request copies of any information relating to Mom and Dad's medical treatment, condition, etc., from another sister or medical facility, they are entitled to receive copies of such information.

10. No change

Monday, September 15, 2003 America Online: Joanmhubr