BY THIS POWER OF ATTORNEY given on the 6 day of August 2003

I FREDERICK LEONARD HENDRICKSON of 38 Clarendon Road Hamilton Parish FL 04 in the Islands of Bermuda SENDS GREETINGS:

WHEREAS I am desirous of appointing my daughters CAROL-ANN LOUISE FURBERT of Smiths Parish in these said Islands and ALBERTHA ROSETTA HARRIS of Coburg in the Province of Ontario in the Dominion of Canada and presently residing at "Grove Annex" 8 Town Hill Road Smith's Parish FL 07 in these said Islands as my attorneys for the purposes hereinafter appearing

NOW THIS DEED WITNESSETH that I the said Frederick Leonard Hendrickson DO HEREBY REVOKE the Power of Attorney dated the 30th day of March 1999 duly recorded and registered in the Office of the Registry General in the Book of Deeds Number 196 at pages 81 through 83 and thereby appointing Shirley Richardson my Power of Attorney and DO NOW APPOINT the said ALBERTHA HARRIS and CAROL-ANN LOUISE FURBERT my true and lawful attorneys for me and in my name to do the following acts and things or any of them that is to say:

- 1. To demand sue for enforce payment of receive and give discharges for all monies securities for monies debts stocks shares and other personal property now belonging or hereafter to belong to me whether solely or jointly with any other person or persons;
- 2. To manage my business affairs investments securities and personal property for the time being in such manner as my attorneys shall think fit and to make any payments in connection with my business affairs investments securities and personal property;
- 3. To commence carry on or defend all actions and other proceedings touching my property(ies) or affairs or any part thereof or touching anything in which I or my property(ies) or affairs may be in anywise concerned;
- 4. To settle compromise or submit to arbitration all accounts claims and disputes between me and any other person or persons;
- 5. To manage my personal affairs as they relate to any health care which I may need be it

8. For the purposes aforesaid or any of them to carry on any banking account already opened in my name alone or in the joint names of myself and any other person or persons and to open and operate on any new banking account in such name or names and to draw sign indorse and negotiate cheques bills of exchange dividend and interest warrants and negotiable instruments and to sign my name and execute on my behalf all contracts transfers assignments deeds and instruments whatsoever;

9. To concur in doing any of the acts and things hereinbefore mentioned in conjunction with any other person or persons interested in the premises;

10. To appoint and remove at pleasure and substitute for or agent under him in respect of all or any of the matters aforesaid upon such terms as my attorneys shall think fit;

11. To sell voluntarily convey mortgage or otherwise deal with all or any part of my real and personal property(ies) wherever situate;

12. Upon receipt of any money under these presents derived from the sale of my said premises to deposit the same with any banker on my behalf and in my name; AND out of such monies to pay all legal fees expenses or charges as my attorneys shall find reasonable and necessary;

13. To concur in doing any of the acts and things hereinbefore mentioned in conjunction with any other person or persons interested in the property;

14. Otherwise upon receipt of any other monies under these presents, to deposit the same with any banker on my behalf, and in my name; AND out of such monies to pay all expenses of repairs or improvements and other outgoings in respect of any part of my real or personal property as my attorneys shall find reasonable and necessary;

15. In general to do all other acts deed matters and things whatsoever in or about my estates property and affairs or concur with person jointly interested with myself therein in doing all acts deed matters and things herein either particularly or generally described as



In WITNESS WHEREOF I the said FREDERICK LEONARD HENDRICKSON have

hereunto set my hand and seal the day and year first above written.

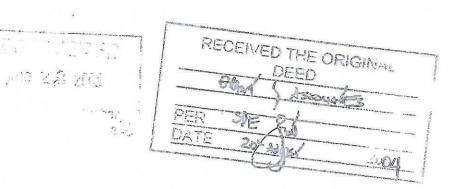
SIGNED SEALED AND DELIVERED)
by the above named FREDERICK)
LEONARD HENDRICKSON in the)

presence of:Ahribe Kichardson

The part of the second of the

WITNESSES:

Stamp Duty: \$25.00



Dated the 6th day of August 2003.

FREDERICK LEONARD HENDRICKSON

-10-

CAROL-ANN LOUISE FURBERT

270

ALBERTHA ROSETTA HARRIS

POWER OF ATTORNEY

. 14

GRANT & ASSOCIATES
Barristers & Attorneys
HAMILTON, BERMUDA