

IRREVOCABLE STOCK OR BOND POWER

THIS PORTION MUST BE FULLY COMPLETED BEFORE IT IS SENT TO CLIENT FOR SIGNATURE	
A/C Name _____	Security Name _____
A/C # _____	Reason for Power _____
R.R. _____	Sold for S/D _____ / _____ / _____
For Margin ()	Just to be held ()

For Value Received, the undersigned does hereby sell, assign and transfer to

THIS PORTION ONLY PERTAINS TO STOCK

_____ shares of the _____ stock of _____

represented by Certificate(s) No(s) _____ inclusive,

standing in the name of the undersigned on the books of said Company.

THIS PORTION ONLY PERTAINS TO BONDS

_____ bonds of _____

in the principal amount of \$ _____ No(s) _____ inclusive,

standing in the name of the undersigned on the books of said Company.

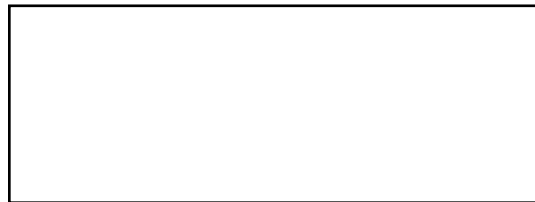
The undersigned does hereby irrevocably constitute and appoint _____ attorney to transfer the said stock or bond(s), as the case may be, on the books of said company, with full power of substitution in the premises.

Dated _____

Please Sign Here

Signature Guaranteed

Ryan Beck & Co., Inc.
Place medallion stamp here.



IMPORTANT: READ CAREFULLY BEFORE SIGNING.
THE SIGNATURE(S) TO THIS POWER MUST CORRESPOND WITH THE NAME(S) AS STATED UPON THE FACE OF THE CERTIFICATE(S) WITHOUT ALTERATION AND MUST BE SIGNED INDIVIDUALLY BY EACH PERSON NAMED ON THE CERTIFICATE.