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MARY E. WELTY
RECORDER
MADISON COUNTY, IOWA
Fee \$15.00

Compared

DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, BERNARD REES, of Winterset, in the county of Madison, State of Iowa, do hereby constitute and appoint BEA ANN PENN of to be my true and lawful attorney with full power in my name and stead and on my behalf and with full power to substitute at any time or times for any of the purposes described below one or more attorney and to revoke the appointment of my attorney so substituted and to do the following:

1. To manage my affairs, handle my investments, arrange for the investment, reinvestment and disposition of funds, exercise all rights with respect to my investment, accept remittances of income and disburse the same including authority to open bank accounts in my name and to endorse checks for deposit therein or in any bank where I may at any time have money on deposit and sign checks covering withdrawals therefrom;

2. To endorse and deliver certificates for transfer of bonds or other securities to be sold for my account and receive the proceeds of such sale;

3. To sign, execute, acknowledge, and deliver on my behalf any deed of transfer or conveyance covering personal property or real estate wherever situated (including transfers of conveyances to any trust established by me), any discharge or release of mortgage held by me on real estate or any other instrument in writing;

4. To negotiate and execute leases of any property, real or personal, which I may own, for terms that may extend beyond the duration of this power, and provide for the proper care and maintenance of such property and pay expenses incurred in connection therewith;

5. To subdivide, partition, improve, alter, repair, adjust boundaries of, manage, maintain, and otherwise deal with any real estate held as trust property, including power to demolish any building in whole or in part and to erect buildings;

6. To enter into a lease or arrangement for exploration and removal of minerals or other natural resources or enter into a pooling or unitization agreement;

7. To hold securities in bearer form or in the name of a nominee or nominees, and to hold real estate in the name of a nominee or nominees;

8. To continue or participate in the operation of any business or other enterprise;

9. To borrow money from time to time in my name, and to give promissory notes, or other obligations therefore, and to deposit as collateral pledge as security for the payments thereof, or mortgage any or all of my securities or other property of whatever nature;

10. To have access to any and all safe deposit boxes of which I am now or may become possessed, and to remove therefrom any securities, papers, or other articles;

11. To make all tax returns and pay all taxes required by law, including federal and state returns, and to file all claims for abatement, refund or other papers relating thereto;

12. To demand, collect, sue for, receive, and receipt for any money, debts, or property of any kind, now or hereafter payable, due or deliverable to me, to pay or contest claims against me, to settle claims by compromise, arbitration, or otherwise, and to release claims;

13. To employ as investment counsel, custodians, brokers, accountants appraisers, attorneys-at-law, or other agents or such persons, firms, or organizations as deemed necessary or desirable, and to pay such persons, firms, or organizations such compensation as is deemed reasonable; and to determine whether or not to act upon the advice of any such agent without liability for acting or failing to act thereon;

14. To expend or distribute income or principal of any estate for the support, education, care, or benefit of me and my dependents;

15. To make gifts to any one or more of my spouse and descendants (if any) of whatever degree in amounts not exceeding \$10,000 annually with respect to any one of them, and to make gifts to charity in amounts not exceeding the percentage of my federal adjusted gross income that qualifies for an income tax charitable deduction in any one year;

16. To renounce and disclaim any interest otherwise passing to me by testate or intestate succession or by inter vivos transfer; and

17. To exercise my rights to elect options and change beneficiaries under insurance and annuity policies, and to surrender the policies for their cash value.

18. To make health care decisions for me before, or after, my death including: consent, refusal of consent, or withdrawal of consent to any care, treatment, service or procedure to maintain, diagnose or treat a physical or mental condition.

This power of attorney shall become effective immediately and will not be affected by my disability.

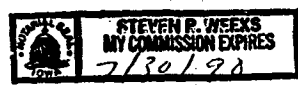


IN WITNESS WHEREOF, I have hereunto set my hand and seal on this
10th day February, 1989

Bernard Rees
BERNARD REES, Grantor.

On the 10 day of Feb., 1989, there personally
appeared said BERNARD REES, a person known to me who executed the foregoing
instrument and acknowledged the same to be his voluntary act and deed.

Steven R. Weeks
Notary Public



CLERK