



POWER OF ATTORNEY - SHORT FORM

Know All Men by These Presents: That the undersigned Luther J. Holm

_____ of Madison County, Iowa,

do hereby make, constitute and appoint Linda J. Smith

of Polk County, Iowa, their true and lawful Attorney-in-Fact, with full right, power and authority for them, and in their names, place and stead:

To ask, demand, sue for, collect and receive all sums of money, dividends, interest, payments on account of debts and legacies due me and to give good and valid receipts and discharges for such payments; to sign, execute, acknowledge, and deliver in my name all transfers and assignments of securities; to borrow money and to pledge my property and mortgage my property as security for such loans; to manage my real estate, to sell, convey and rent my real estate; to execute, acknowledge and deliver Warranty Deeds conveying my real estate; to purchase hazard insurance in my name and for protection of my property; to do business with banks, and particularly to endorse all checks and drafts made payable to my order and collect the proceeds; to sign in my name checks on all accounts standing in my name and to withdraw funds from such accounts; to open accounts in my name or in the name of my attorney in fact; to make such payment and expenditures as may be necessary in connection with any of the foregoing matters or with the administration of my affairs; to retain attorneys on my behalf; to commence actions and proceedings in my name if necessary; to make and verify income tax returns, and to represent me in all income tax matters before any officer of the Internal Revenue Service of the Iowa Department of Taxation.

Giving and Granting unto said Attorney-in-Fact the full power and authority to do and perform each and every act, deed, matter, and thing whatsoever required and necessary to be done in and about the foregoing, as fully as the undersigned might or could do if personally present and acting.

The undersigned further direct that this Power of Attorney shall take effect immediately and shall be irrevocable unless and until such time as there is filed of record a duly acknowledged revocation of this instrument in the same office in which the instrument containing this power is recorded.

Each of the undersigned do hereby authorize said Attorney-in-Fact to relinquish all our rights of dower, homestead and distributive share in and to the above described premises.

Words and phrases herein, including acknowledgment hereof, shall be construed as in the singular or plural number, and as masculine or feminine gender, according to the context.

Signed this 19th day of March, 1988, at Winterset, Iowa

FILED NO. 1686
BOOK 38 PAGE 292

Luther J. Holm
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1988 MAR 22 PM 3:03

Fee \$5.00

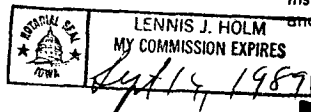
MARY E. WELTY
RECORDER
MADISON COUNTY IOWA

STATE OF IOWA, MADISON COUNTY, ss:

On this 19th day of March, A. D. 1988, before me, the undersigned, a Notary

Public in and for said State, personally appeared Luther J. Holm

to me known to be the identical persons named in and who executed the foregoing instrument, and acknowledged that they executed the same as their voluntary act and deed.



Lennis J. Holm
Notary Public in and for said State