



POWER OF ATTORNEY - SHORT FORM

Know All Men by These Presents: That the undersigned Bessie M. Smith

_____ of Madison County, Iowa,

do hereby make, constitute and appoint Gary W. Smith and Janice E. Saville

Denver, Colorado and Dayton, Ohio,
of _____ ~~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 collect and receive all monies due me from any source and deposit the same in a bank account in my name; write checks on my bank account to pay any of my personal or business expenses; transfer or withdraw from savings account in any bank or financial institution; cash any certificates issued by any bank or financial institution; cash any U. S. Government bonds or notes; file any state or federal income tax returns as may be required; pay any taxes owing by me; and in general do any and all things reasonably necessary in the premises to look after my business affairs and pay any bills or debts owing by me.

This power shall not be affected by any physical or mental disability which may occur to me.

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, home-stead 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.

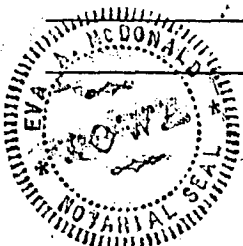
Signed this 31st day of December, 1985, at Winterset, Iowa

Bessie M. Smith
Bessie M. Smith

STATE OF IOWA, MADISON COUNTY, ss:

On this 31st day of December, A. D. 1985, before me, the undersigned, a Notary

Public in and for said State, personally appeared Bessie M. Smith



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.

Eva A. McDonald
Notary Public in and for said State