



POWER OF ATTORNEY - SHORT FORM

The undersigned Erma Binning
_____ of Delaware County, Iowa,
does hereby make, constitute and appoint Delores Krieg

_____ of Clayton County, Iowa, the undersigned's true and lawful Attorney-in-fact, with full right,
power and authority for the undersigned and in the undersigned's name, place and stead:

To sell, convey, lease, manage, care for, preserve, insure, maintain, repair, and in every way deal in and with any property or property rights of the undersigned now owned by her, including the sale of real estate; to maintain or close bank accounts, savings or checking, or to do any business with any banking institution, including any savings and loan association in regard to any savings or checking account of the undersigned; to make deposits and withdrawals, obtain bank statements and passbooks, to collect or receive funds, to sign, endorse, or execute checks, money orders, warrants, certificates or vouchers payable to the undersigned by any person, firm or corporation, including political corporations and including the United States of America; to have full access to any safety deposit box and contents of the undersigned in any bank or banking institution; to pay all taxes, county, state, or federal including but not restricted to real estate taxes, special assessments, income taxes and to receive appropriate receipts therefor; to prepare, execute, file and obtain from the government income tax and other tax returns, state and federal, and other governmental reports applications, requests, and documents; to buy, acquire, obtain, sell or convey any stocks, bonds, or other securities, and endorse such instruments for sale or exchange purposes; to invest and reinvest or exchange any existing assets, property or security; to receive and give acquittance for all sums of money, debts, accounts whatsoever, which are or shall become due, owing and payable to the undersigned.

This instrument further grants to the named attorney-in-fact the full authority to make any and all decisions concerning my medical care and treatment, including decisions regarding performance of surgical procedures and the administration of any life sustaining procedures on my behalf.

"This Power of Attorney shall not be affected by disability of the principal."

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.

The undersigned does hereby authorize said Attorney-in-Fact to relinquish all rights of dower, homestead and distributive share in and to any real estate described herein in which the undersigned has an interest.

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

Dated: August 7, 1991

X Erma Binning
Erma Binning

STATE OF IOWA, CLAYTON COUNTY, SS:

On AUGUST 7, 1991, before me, the undersigned, a Notary Public
in and for said State, personally appeared Erma Binning

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.

John C. Compton, Notary Public in and for said State