



I, BERNADETTE SMITH, residing at Dyersville,
_____, Iowa; do hereby appoint MARK SMITH and
KATHERINE HEITZ, residing at Manchester, Iowa and Farley, Iowa, respectively
_____, my Attorney-in-Fact:

1. To open, maintain or close bank accounts, brokerage accounts, savings and checking accounts or certificates of deposit, or to do any business with any banking or lending institution, in regard to any of my accounts, to make deposits and withdrawals, obtain bank statements, passbooks, drafts, money orders, warrants, certificates or vouchers payable to me by any person, firm, corporation or political entity including the United States of America, and expressly including U.S. Treasury Securities;
2. To have full access to any of my safety deposit boxes and their contents wherever located;
3. To prepare, execute and file income and other tax returns, state and federal, and all other governmental reports, applications, requests and documents, and to obtain from the governmental or other entity having custody of them, copies of all such returns or other documents or instruments;
4. To invest, reinvest, exchange or sell any assets or property owned by me;
5. To receive and give acquittance for all sums of money, debts or accounts of any kind which are or shall become due, owing and payable to me;
6. To sell, convey (either with or without covenants of warranty), lease, manage, care for, preserve, protect, insure, improve, control, store, transport, maintain, repair, remodel, rebuild and in every way deal in and with any property or property rights; to set up any reserves for repairs, improvements, upkeep and obsolescence of such property; and to eject or remove tenants or other persons from, and to recover possession of, such property.

~~THIS INCLUDES THE RIGHT TO SELL OR ENCUMBER MY HOMESTEAD LEGALLY DESCRIBED AS FOLLOWS:~~

[illegible]

7. To transfer to the Trustee of any revocable trust created by me, if such trust is in existence at the time, any and all property of mine (excepting property held by me and any other person as joint tenants with right of survivorship), and transferred property to be held in accordance with the terms and provisions of the agreement creating such trust.

I hereby give to each Attorney-in-Fact appointed hereunder full right, power and authority to do and perform each and every act, deed and thing necessary or advisable to be done in and about the powers granted to such Attorney-in-Fact, as fully as I could do if personally present and acting.

All reference to property or property rights herein shall include all real, personal or mixed property now or hereafter owned by me.

N.B. cross out inappropriate portions of following paragraph

~~This Power of Attorney shall become effective immediately; shall not be affected by my disability~~ [This Power of Attorney shall become effective upon my disability] ~~This Power of Attorney shall become effective~~ _____ and shall continue effective until my death; provided, however, that this Power may be revoked by me as to any Attorney-in-Fact at any time by written notice to such Attorney-in-Fact.

Dated APRIL 9, 19 90, at Monticello, Iowa

Bernadette Smith
BERNADETTE SMITH

FILE No. 223-972
RECORDING FEE \$ 10.00
TRANSFER FEE \$ _____

FILED FOR RECORD THE 22 DAY OF
September, 1992 AT 12:47
O'CLOCK P M. BOOK 17 PAGE 103

STATE OF IOWA, DELAWARE COUNTY
Jane A. Lloyd, Recorder
Aff.

Continuation of POA 18
For Return, See Book
Page 270 4/24/96

DELAWARE COUNTY IOWA
FILED

'92 SEP 22 PM 12 47

BOOK 17 PAGE 103
RECORDER

\$10.00

BERNADETTE SMITH
TO

MARK SMITH, ETAL

Katherine Heitz
505 2nd Ave SE
Farley, IA 52046

(OFFICIAL STAMP
OR SEAL)

(Signature and title of certifying officer)

(Address)

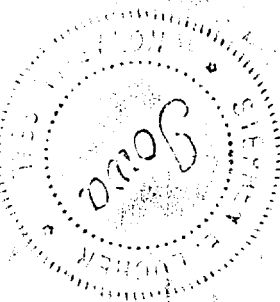
I CERTIFY that the above-named person whose identity is well-known or proved to me, personally appeared, before me
this _____ day of _____, 19____, at _____ (City)
and signed the above request, acknowledging the same to be his free act and deed. (State)

(Number and street or rural route) (City or town) (State) (Zip Code)

Address
(for delivery of check)

Sign in ink in presence
of certifying officer

I expressly authorize my Attorney-in-Fact to sell or cash U.S. Treasury Securities, state that my Social Security Number
is _____, and hereby sign this declaration in the presence of an employee of a financial institution
qualified to pay these bonds.



STEVEN E. LOCHER, Notary Public in and for
the State of Iowa

On this 9th day of APRIL 1990 before me, the undersigned, a Notary
Public in and for the State of Iowa, personally appeared BERNADETTE SMITH
to me known to be the identical person named in and who executed the foregoing instrument and acknowledged that such
person executed the same as such person's voluntary act and deed.

STATE OF IOWA
COUNTY OF JONES
()
() SS:
()