



POWER OF ATTORNEY-SHORT FORM

Know All Men by These Presents: That the undersigned _____

Bess H. Lichter

_____ of Delaware County, Iowa,

do hereby make, constitute and appoint _____

Robert E. Arthur

of Delaware County, Iowa, ^{her} true and lawful Attorney-in-Fact, with full right, power and authority for ^{her} ~~them~~, and in ^{her} ~~their~~ names, place and stead: To act in, manage and conduct all of my affairs, and for that purpose and in my name, place and stead, for my use and benefit and as my act and deed do and execute all or any of the following acts, deeds and things, that is to say: To take or hold possession of any property or property rights of the undersigned, whether real personal or mixed, and to retain such property as long as said Attorney in Fact shall deem it wise to sell, convey, lease, manage, care for, insure, improve, maintain, repair, and in every way deal in and with any property or property rights of the undersigned; to maintain or close bank accounts, savings or checking, or to do any business with any banking or lending institution, in regards to any savings or checking account of the undersigned; to make deposits and withdrawals, obtain bank statements, to collect or receive funds, to sign, endorse or execute checks drafts, money orders, certificates or vouchers payable to the undersigned by any person, firm or corporation, including the United States of America with respect to social security checks, to have full access to any safety deposit box and contents of the undersigned in any bank or banking institution; to pay all taxes, including real estate taxes, special assessments, income taxes, and to receive appropriate receipts therefor; to prepare, execute, file and obtain from the government, income and other tax returns, state and federal; to take any appropriate action to minimize, reduce or establish non-liability for taxes; to recover or sue or take appropriate action for refunds of same; to act as proxy with full power to any stocks, stock rights, shares, debentures or other investments, right or interest I may now or hereafter hold as fully as I might do if personally present and acting in my own behalf; to invest and reinvest or exchange any existing assets, including common stocks, or any other income producing contracts, property or securities, real or personal; to employ professional or business assistance of all kinds; including attorneys, accountants, realtors and appraisers; 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 Power of Attorney shall not be affected by disability of the principal."

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.

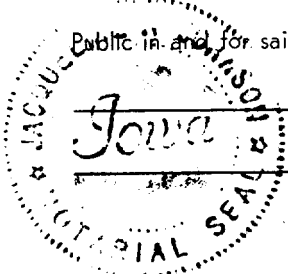
Signed this 15th day of December, 1982, at Edgewood, Iowa

Bess H. Lichter
Bess H. Lichter

STATE OF IOWA, DELAWARE COUNTY, ss:

On this 15th day of December, A. D. 1982, before me, the undersigned, a Notary

Public in and for said County and State, personally appeared Bess H. Lichter



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.

Jacquelin A. Johnson

Jacqueline A. Johnson

Notary Public in and for said County and State

FILE No. 274-2963

RECORDING FEE \$ 5.00

TRANSFER FEE \$ _____

FILED FOR RECORD THE _____

6

DAY OF

April

1993 AT 2:37

P.

M. BOOK 17

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STATE OF IOWA, DELAWARE COUNTY

Deborah L. Peyton

Recorder

Aff.

Please
type
or
print
names
under
signa-
tures
as per
Sec.
335.2
Code of
Iowa
as
amend-
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