

GENERAL POWER OF ATTORNEY

I, James William Nelson, residing at 308 East Clara Avenue, Manchester, Iowa U.S.A., hereby appoint James Gordon Nelson of 109 Crescent Drive, Monticello, Iowa 52310, as my Attorney-in-Fact ("Agent").

My Agent shall have full power and authority to act on my behalf. This power and authority shall authorize my Agent to manage and conduct all of my affairs and to exercise all of my legal rights and powers, including all rights and powers that I may acquire in the future. My Agent's powers shall include, but not be limited to, the power to:

1. Open, maintain or close bank accounts (including but not limited to checking accounts, savings accounts, and certificates of deposit), brokerage accounts, and other similar accounts with financial institutions.
 - a. Conduct any business with any banking or financial institution with respect to any of my accounts, including but not limited to making deposits and withdrawals, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouchers payable to me by any person, firm, corporation or political entity.
 - b. Perform any act necessary to deposit, negotiate, sell or transfer any note, security, or draft of the United States of America, including U.S. Treasury Securities.
 - c. Have access to any safety deposit box that I might own, including its contents.
2. Sell, exchange, buy, invest or reinvest any assets or property owned by me. Such assets or property may include income producing or non-income producing assets and property.
3. Purchase and/or maintain insurance, including life insurance upon my life or the life of any other appropriate person.
4. Take any and all legal steps necessary to collect any amount or debt owed to me or to settle any claim, whether made against me or asserted on my behalf against any other person or entity.
5. Enter into binding contracts on my behalf.
6. Exercise all stock rights on my behalf as my proxy, including all rights with respect to stocks, bonds, debentures or other investments.
7. Sell, convey, lease, mortgage, manage, insure, improve, repair or perform any other act with respect to any of my property (now owned or later acquired) including but not limited to real estate and real estate rights (including the right to remove tenants and to recover possession). This includes the right to sell or encumber my homestead located at 308 East Clara Avenue, Manchester, Iowa.

8. Prepare, sign and file documents with any governmental body or agency including but not limited to authorization to:
 - a. Prepare, sign and file income and other tax returns with federal, state and local and other governmental bodies.
 - b. Obtain information or documents from any government or its agencies and negotiate, compromise or settle any matter with such government or agency (including tax matters).
 - c. Prepare applications, provide information and perform any other act reasonably requested by any government or its agencies in connection with governmental benefits (including military and social security benefits).

This Power of Attorney shall be construed broadly as a General Power of Attorney. The listing of specific powers is not intended to limit or restrict the general powers granted in this Power of Attorney in any manner.

Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, and (iii) my Agent to have any incidents of ownership with respect to any life insurance policies that I may own on the life of my Agent.

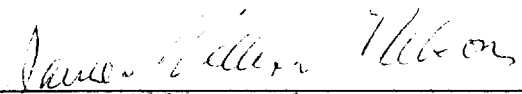
My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney.

My Agent shall not be entitled to any compensation during my lifetime or upon my death for any services provided as my Agent. My Agent shall not be entitled to reimbursement of expenses incurred in connection with this Power of Attorney.

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent if I so request or if such a request is made by any authorized representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective immediately, shall not be affected by my disability or lack of mental competence, and shall continue effective until my death; provided, however, that this Power may be revoked by me at any time by providing written notice to my Agent.

Dated this 7th day of September, 1995.

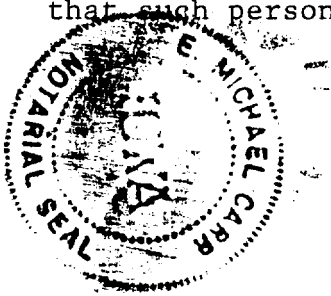


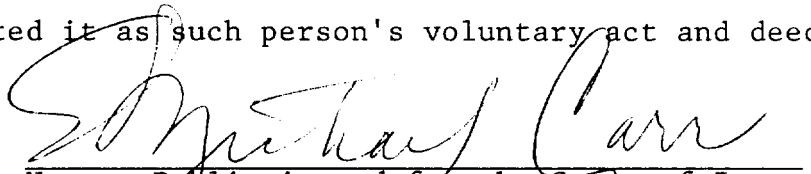
James William Nelson

-3-

STATE OF IOWA)
) ss:
DELAWARE COUNTY)

On this 19th day of September, 1995 before me the undersigned
Notary Public for the State of Iowa personally appeared James
William Nelson to me known to be the identical person named in
and who executed the above General Power of Attorney and acknowledged
that such person executed it as such person's voluntary act and deed.





Notary Public in and for the State of Iowa

E. Michael Carr

159-885
DELAWARE COUNTY IOWA
FILED

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BOOK 18 PAGE 198
DEBORAH L. PEYTON
DELAWARE CO. RECORDER
\$16.00

James William Nelson
To

James Gordon Nelson

✓
James Gordon Nelson
109 Crescent Drive
Monticello, IA 52310