

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, RICHARD WALTER HENZEL, aka RICHARD W. HENZEL, aka RICHARD HENZEL, and I, ELIZABETH R. HENZEL, each for myself, have made, constituted and appointed, and by these presents do hereby make, constitute and appoint, STUART L. HENZEL my true and lawful attorney for me and in my name, place and stead, and for my use and benefit to sign, seal, execute, acknowledge and deliver all requests, agreements, assignments, releases or other documents necessary or appropriate to transfer ownership of and to change the designation of the beneficiary under any or all of the following life insurance policies or contracts on my life or which I own on the life of another, to-wit:

Lloyd's Certificate of Insurance No. L10336
Insured: Richard Walter Henzel
Lloyd's Certificate of Insurance No. L10335
Insured: Elizabeth R. Henzel
New York Life Insurance Company Policy No. 21 635 450
Insured: Richard Henzel
New York Life Insurance Company Policy No. 29 361 874
Insured: Richard Henzel
New York Life Insurance Company Policy No. 30 840 013
Insured: Richard Henzel
New York Life Insurance Company Policy No. 20 794 955
Insured: Elizabeth Henzel
New York Life Insurance Company Policy No. 27 497 347
Insured: Elizabeth Henzel
National Life Insurance Company Policy No. 844 755
Insured: Richard W. Henzel
Manhattan Life Insurance Company Policy No. 506-826
Insured: Elizabeth R. Henzel
Manhattan Life Insurance Company Policy No. 506-827
Insured: Richard W. Henzel
Manhattan Life Insurance Company Policy No. 646-593
Insured: Richard W. Henzel
The Minnesota Mutual Life Insurance Company Policy No. 6267-W-0667
Insured: Richard W. Henzel.

GIVING AND GRANTING unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney or my said attorney's substitute or substitutes shall lawfully do or cause to be done by virtue of these presents.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 18 day of April, 1978.

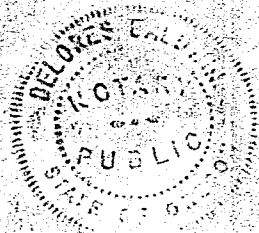
Richard Walter Henzel
Richard Walter Henzel, aka
Richard W. Henzel, aka Richard
Henzel

Elizabeth R. Henzel
Elizabeth R. Henzel, aka
Elizabeth Henzel

STATE OF OREGON }
 County of KLAMATH } ss. April 18, 1978

Personally appeared the above-named RICHARD WALTER HENZEL, aka RICHARD W. HENZEL, aka RICHARD HENZEL, and ELIZABETH R. HENZEL, aka ELIZABETH HENZEL, and acknowledged the foregoing Power of Attorney to be their voluntary act and deed.

Before me:



Delores Baldwin
 NOTARY PUBLIC FOR OREGON
 My commission expires May 13, 1981

STATE OF OREGON; COUNTY OF KLAMATH; ss.
 Filed for record at request of H. F. Smith
 on 25th day of April A. D. 1978 at 9:10 clock A.M., and
 duly recorded in Vol. 1478, of Power of Attorney on Page 8023
Wm D. MILNE, County Clerk.

By Bernice H. Smith

Fee \$6.00

Return to:

H.F. SMITH
 Attorney at Law
 640 Main Street
 Klamath Falls, OR 97601

(Power of Attorney - 2)