'98 MAY 29 PH 2 55

62256

## Vol.<u>*m9*3</u> Page **12345**

## DURABLE GENERAL POWER OF ATTORNEY (FINANCIAL)

We, STANLEY A. ZASKY and SUE F. ZASKY, of Wilsonville, Oregon, do hereby make, constitute and appoint HELEN CHEYNE of 9682 Greenbriar, Klamath Falls, Oregon, 97601, our Agent and attorney in fact (hereinafter called Agent), with power and authority:

1. Support. To make expenditures for our care, maintenance, support and general welfare, and to distribute such sums as are necessary for the care, maintenance, education and support of members of our immediate family who are or become dependent upon us for support;

2. Management. To take possession of, manage, administer, operate, maintain, improve and control all our property, real and personal; to insure and keep the same insured; and to pay any and all taxes, charges and assessments that may be levied or imposed upon any thereof;

3. Collections. To collect and receive any money, property, debts or claims whatsoever, now or hereafter due, owing and payable or belonging to us; and to forgive debts; and to give receipts, acquittance or other sufficient discharges for any of the same;

4. Checks and Notes. To sign, endorse, sell, discount, deliver and/or deposit checks, drafts, notes and negotiable or nonnegotiable instruments, including any payments to us drawn on the Treasury of the United States or the State of Oregon or any other state or governmental entity, and to accept drafts;

5. Investments. To retain any property in the hands of the Agent in the form in which it was received; and to make investments and changes of investments in such securities, including common and preferred stocks of corporations or other property, real or personal, as our Agent may deem prudent;

6. Debts. To pay our debts and other obligations;

Petun ! Hilen Cheyne 968 jegneenwiar Mamath Falls, M. 97603

12346

7. Litigation. To sue upon, defend, compromise, submit to arbitration or adjust any controversies in which we may be interested; and to act in our name in any complaints, proceedings or suits with all the powers we would possess if personally present and under no legal disability;

8. Acquisition. To bargain for, buy and deal in property and goods of every description;

6

 Disposition. To sell, convey, grant, exchange, transfer, option, convert, mortgage, pledge, consign, lease and otherwise dispose of any of our property, whether real or personal;

10. Borrowing. To advance or loan the Agent's own funds on our behalf; and to borrow any sums of money on such terms and at such rate of interest as our Agent may deem proper and to give security for the repayment of the same;

11. Agreements. To make and deliver any deeds, conveyances, contracts, covenants and other instruments, undertakings or agreements, either orally or in writing, which our Agent may deem proper;

12. Voting. To appear and vote for us in person or by proxy at any corporate or other meeting;

13. Safety Deposit Box. To have access to any safety deposit box which has been rented in our name or in the name of myself and any other person or persons;

14. Withdrawal of Funds. To withdraw any monies deposited with any bank, mutual savings bank, credit union, savings and loan association, mutual fund, money market account, investment advisor or broker in our name or in the name of myself and any other person or persons and generally to do any business with any such financial institution or agency on our behalf;

15. Tax Returns. To sign and file on our behalf all city, county, state, federal and other governmental or quasi-governmental tax returns or reports, including income, gift, sales, business, and property tax returns or reports of every kind whatsoever; to execute



waivers, extension agreements, settlement agreements and closing agreements with respect to those returns and to appear for us, in person or by attorney, and represent us before the United States Treasury Department or the Oregon Department of Revenue or the taxing authority of any other state or governmental entity;

16. Government Benefits. To do and perform every act necessary or desirable and to serve as representative payee with respect to rights and entitlements for our benefit and the benefit of our spouse from Social Security, Medicare and military service;

617. Treasury Bonds. To purchase U.S. Treasury bonds or other instruments redeemable at par in payment of federal estate taxes;

18. Creation of and Additions to Trust. To create an intervivos (living) trust for us, and to add any or all of our assets to that trust or to any other trust created by us or for us, if the trust provides that the income and principal shall only be paid to us or applied for our benefit during our lifetime; and to appoint our Agent named herein as Trustee or co-Trustee, and to designate any successor Trustee or Trustees deemed appropriate by our Agent;

19. Additions to Trust. To add any or all of our assets to a trust created by us alone or in conjunction with one or more other persons and already in existence at the time of the creation of this power if the trust provides that the income and principal shall be paid to us or applied for our benefit during our lifetime;

20. Business Interests. To continue as a going concern any business interest owned by us, either individually or as a co-partner;

21. Substitution and Delegation. To appoint and substitute for our said Agent any Agents, nominees or attorneys to exercise any or all of the powers herein and to revoke their authority at pleasure.

General Authority. We authorize our Agent for us in our name generally to do and perform all and every act and thing necessary or desirable to conduct, manage and control all our business and our property, wheresoever situate, and whether now owned or



Third Party Reliance. Third persons may conclusively rely upon the continued validity of this Power of Attorney until receiving actual knowledge of its revocation. Third persons may conclusively rely on a copy of this instrument in its entirety or any portion thereof certified as such by our Agent.

Durability. These powers of attorney shall be exercisable by our Agent on our behalf notwithstanding that we may become legally disabled or incompetent.

Governing Law. All questions pertaining to validity, interpretation and administration of this power shall be determined in accordance with the lays of Oregon.

IN WITNESS WHEREOF, We have hereunto set our hand and seal this \_\_\_\_\_ day of May, 1993.

Stanley A Zasky Stanley A/Zasky Jasky STATE OF OREGON

County of Multnomah

May 7, 1993.

12348

Personally appeared STANLEY A. ZASKY and SUE F. ZASKY and acknowledged the foregoing instrument to be their voluntary act and deed.

Notary Public for Oregon OFFICIAL SEAL BETH MURPHY 19-46 My Commission Expires: NOTARY PUBLIC - OREGON COMMISSION NO.016867 MY COMMISSION EXPIRES JULY 19, 1996 STATE OF OREGON: COUNTY OF KLAMATH: 28+1 the Filed for record at request of \_\_\_\_\_ Helen Cheyne A.D., 19 93 at 2:55 block P.M., and duly recorded in Vol. M93 of \_\_\_\_\_\_M93 of \_\_\_\_\_ Power of Attorney Evelyn Biehn County Clerk lli By FEE \$20.00