

When recorded, mail to:

Name: Rosalie M. Holber

Address: 748 South Aztec Road

City/State/Zip Code: Golden Valley,

Arizona 86413

Space above this line for Recorder's use

GENERAL POWER OF ATTORNEY

(Durable)

KNOW ALL MEN BY THESE PRESENTS:

That I (we), William David (Billy) Rowden

, the undersigned principal(s),
whose address is P.O. Box 10542 Golden Valley, Arizona 86413-2542

by this instrument, hereby constitute and appoint

Rosalie M. Holber

whose address is 748 South Aztec Road, Golden Valley, Arizona 86413

as my(our) Attorney-in-Fact to act in my(our) name, place and stead,
and for my(our) use and benefit as if I(we) were personally present to accomplish the same.

I(We) specifically authorize, although not limited thereby, my(our) above named Attorney-in-Fact to:

a) ask, collect, demand, receive, recover and sue for all such sums of money, debts, accounts, legacies, bequests, interest, dividends, annuities and demands whatsoever, or shall hereafter become due, owing, payable or belonging to me(us); to have, use and take all the means necessary to grant acquittance or other sufficient discharges for the same;

b) bargain, contract, purchase, receive, sell, possess, convey, transfer, lease, let, demise, remise, assign, release, encumber, hypothecate, mortgage, or otherwise exercise any property right in any and all types, kinds and descriptions of both real and personal property, lands, tenements, hereditaments, attachments, equipment, goods, wares, choses in action, personality or other property in possession or in action;

c) sign, seal, deliver or otherwise execute and/or acknowledge any agreement, bottomry, bill, bill of lading, bond, charter, contract, covenant, deed, debt instrument, demand, indenture, judgment, note, notice, pledge, protest, receipts, release, satisfaction of mortgage or any other such instruments in writing as may be necessary or proper to fully accomplish these premises;

d) deposit, withdraw, pledge or otherwise collect, recover or hypothecate any and all monies held in my(our) name in any Bank, Savings and Loan Association, Trust Company, Thrift Institution, Loan Company, Brokerage Firm, Insurance Company, or any other Financial Institution or an individual or firm acting in a fiduciary capacity in regards to any such monies now due, owing, payable or otherwise belonging to me(us);

e) exercise any rights, options or privileges available to me(us) under or in connection with any Annuity, Contract, Disability Award, Accumulated Retirement Contract or Life Insurance Policy, including, but not limited to, the right to amend, change or modify the manner, method or frequency of payments under such contract, and to surrender, pledge or change the beneficiary under any such life insurance policy or policies;

f) invest and reinvest my(our) money in any debt or equity security, such as Stocks, Bonds, Debentures, Treasury Bills, Treasury Notes, Trust Certificates, Certificates of Deposit, Joint Ventures, Mortgages, Deeds of Trust, Limited Partnerships or Contract Services.

(Continued on back side)

GIVING AND GRANTING unto said Attorney-in-Fact, full power and authority to transact any business, perform every act and thing whatsoever requisite and necessary to fully accomplish the intents and purposes of this General Power of Attorney, and therefore, I (we) hereby ratify and confirm every act that said Attorney-in-Fact shall lawfully do or cause to be done by virtue of these presents.

The validity of this General Power of Attorney shall not be affected by my(our) subsequent disability or incapacity, as recognized under the applicable State Laws, and shall continue in full force and effect during my(our) lifetime, unless sooner revoked or terminated by me(us) in writing.

IN WITNESS WHEREOF, I (we) have hereunto set my(our) hand(s) this 25 day of July, 1996.

Frances Russell
Signature of Witness, if required by law

William D. Rowden
Principal

5202 N. Market
Address of Witness

Spokane, WA 99207
City/State/Zip Code

Co-Principal

ACKNOWLEDGMENT

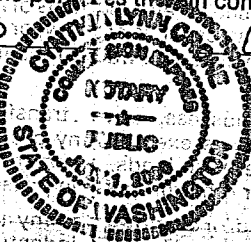
State of WA

County of Spokane

On this 25 day of July, 1996, before me, the undersigned Notary Public, personally appeared, William D. Rowden

to me known to be the individual(s) described in and who executed the foregoing instrument and acknowledged that he(she)(they) executed the same for the purpose herein contained.

My Commission Expires: 7/1/2000



Cynthia Hymchane
Notary Public

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of William Rowden the 10th day of October A.D., 1996 at 1:12 o'clock P. M., and duly recorded in Vol. M96 of Power of Attorney on Page 32208.

FEE

By Ruthann Ross County Clerk