

**DURABLE POWER OF ATTORNEY FOR
RUTH A. PHILPOTT**

KNOW ALL MEN BY THESE PRESENTS, That I, RUTH A. PHILPOTT, residing at 300 Bliss Road, Bonanza, Oregon 97623, do by these presents appoint the Attorney in Fact designated in the order of preference specified in this Instrument; provided, however, in the event any Attorney in Fact designated in this Instrument should be unable, or decline, to act as Attorney in Fact, or should assume the duties of Attorney in Fact and should afterwards resign, die, or become incapacitated, then the one next in the order designated and specified in this Instrument shall act as my Attorney in Fact:

First Order of Preference: JAMES D. PHILPOTT

Residing at 2607 West Ellis Avenue, Boise, Idaho 83702

Second Order of Preference: LAVONNE K. SIMMONS

Residing at 1952 Camargo Drive, San Jose, CA 95132-1613

Third Order of Preference: RICHARD A. KOLLMAR

Residing at 3901 South Curtis Road, Boise, Idaho 83705

Fourth Order of Preference: ELDEN R. KOLLMAR

Residing at 4000 Round Lake Road #69, Klamath Falls, OR 97601

A. In general, to do and perform everything which is desirable or necessary in order to conduct all of my financial and business matters regarding all of my property (whether real or personal or intangible and whether located in this State or another) as my attorney-in-fact shall deem proper and in my best interest. My attorney-in-fact has authority to execute any instruments necessary to carry out this or any of the following powers.

B. To pay my debts and other obligations.

C. To pay for my care, maintenance and support and general welfare and for that of those who are dependent on me for their support.

D. To possess, manage and maintain all of my real and personal property, with the right to convey, sell, mortgage, lease or insure any or all of it.

E. To use my property as security for loans made for my benefit or for the benefit of those who are dependent upon me for their support.

F. To collect and receive any money, property and debts owned to me or to forgive any such debts as is appropriate in the opinion of my attorney-in-fact.

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G. To endorse, sell, deliver and deposit negotiable and non-negotiable instruments on my behalf, including any payments to me from any federal, state or other governmental entity, and to deposit or withdraw any money in any bank, mutual savings bank, credit union, savings and loan association, mutual fund or money market account or with any investment advisor or broker, including the right to sign checks.

H. To do every act necessary or desirable and to serve as my representative payee with respect to rights and entitlements for my benefit and the benefit of my spouse from Social Security, Medicare, Medicaid, the military service and any other governmental benefit program.

I. To hold any of my property which comes into the possession of my attorney-in-fact and to invest in securities, including common and preferred stocks of corporations, bonds, investment company or trust shares or mutual funds (including mutual funds which invest in commodities, mortgages, notes, choses in action and real estate), and real and personal property as my attorney-in-fact shall deem prudent and to hold those securities in the name of a nominee or unregistered in such form that transfer thereof may be effected by delivery.

J. To sign and file all appropriate tax returns and pay any and all real, personal, estate, gift and income taxes and assessments on my behalf.

K. To have access to any safe deposit box which has been rented in my name or in the name of myself and any other persons.

L. To appear and vote for me or as my proxy at any corporate or other meeting.

M. To sue, defend or settle any suit, action or claim in which I may be interested and to act in my name in any complaints, proceedings or suits with all the powers I would possess if personally present and under no legal disability.

N. To make gifts outright or in trust for me to others, including any Attorney in Fact appointed by this Instrument.

O. To create a trust for me and those who are dependent on me for support in the event I suffer any physical or legal disability. I specifically provide that my attorney-in-fact shall do all that is reasonable and necessary to protect my estate. This shall include but is not limited to requiring all available publicly provided assistance be first exhausted before any sum from any trust is expended for any additional support, care or maintenance not otherwise provided by such public assistance for me. In the event a trust is created as provided herein, my attorney-in-fact shall have the power to accept, disclaim or assign all or any portion of any

asset, property, income or benefits under the guidelines and restrictions of the trust and which is appropriate in the sole discretion of my attorney-in-fact.

P. To perform any other power granted under State law.

I expressly declare that no power or authority granted herein shall be affected by my disability, incapacity or adjudged incompetency. I further expressly provide that third persons may rely upon the continued validity of this durable power of attorney until such time as either I file an express written revocation in the Recorder's Office for Klamath County, Oregon or that third person receives actual knowledge that I have revoked this durable power of attorney. I hereby release and agree to hold harmless all third persons from responsibility for the acts and omissions of my attorney-in-fact. However, I expressly place the obligation upon the third person to confirm whether or not this durable power of attorney has been revoked as hereby provided and before acting in reliance or continued reliance on this durable power of attorney. This durable power of attorney shall terminate upon the happening of any of the following: (1) I file and express written revocation in the Recorder's Office for Klamath County, Oregon; or (2) Any third party dealing with my attorney-in-fact receives actual knowledge of its revocation; or (3) I die.

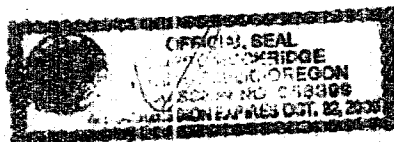
Should any provision of this durable power of attorney be held invalid, the remaining provisions shall retain full force and effect. All questions pertaining to the validity, interpretation and administration of this durable power of attorney shall be determined in accordance with the laws of the State of Oregon.

Dated this 20th day of October, 1998.

Ruth A. Philpott
Ruth A. Philpott

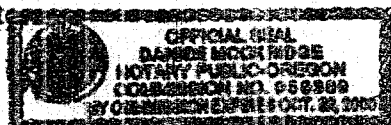
State of Oregon)
) ss.
County of Klamath)

This Durable Power of Attorney was personally acknowledged before me on this 20th day of October, 1998, by RUTH A. PHILPOTT as RUTH A. PHILPOTT'S free and voluntary act and deed.



Danise Mockridge
Notary Public
My Commission expires: 10-22-98

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STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of J. Giacomini the 21st day of October A.D., 19 98 at 3:05 o'clock P. M., and duly recorded in Vol. M98 of Power of Attorney on Page 38609.

Return: Giacomini
\$15.00 706 Main St.
KFO 97601

By Bernetha G. Letsch, County Clerk
Kathleen Ross