

my order, to withdraw any moneys deposited in my name with any bank, by check or otherwise, and generally to do any business with any bank or banker on my behalf; to complete, sign, and deliver any tax return or form and pay taxes thereon or collect refunds therefrom; also

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.

This power shall take effect:

(a) on the date next written below;

My said attorney and all persons unto whom these presents shall come may assume that this power of attorney has not been revoked until given actual notice either of such revocation or of my death.

In construing this instrument and where the context so requires, the singular includes the plural.

IN WITNESS WHEREOF, I have hereunto set my hand and seal on

Nov. 10

1999
1992.

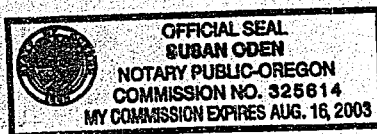
R E Baert

STATE OF OREGON, County of Klamath) ss.

This instrument was acknowledged before me on Nov. 10
1992, by ROBERT E. BAERT
1999

Susan Oden
Notary Public for Oregon

My Commission Expires: 8/16/02



45330

POWER OF ATTORNEY

ROBERT E. BAERT

TO

OPAL G. BAERT

00. AFTER RECORDING RETURN TO:
Opal G. Baert
1434 Patterson Street
Klamath Falls, OR 97603

STATE OF OREGON, County of _____) ss.

I certify that the within instrument was received for record on the _____ day of _____, 19____, at _____ o'clock ____M., and recorded in book/reel/volume No. _____, on page _____, or as fee/file/instrument/microfilm/reception No. _____, Record of _____ of said County.

Witness my hand and seal of County affixed.

Name

Title

By _____, Deputy

State of Oregon, County of Klamath
Recorded 11/15/99, at 1:25 p.m.
In Vol. M99 Page 45328
Linda Smith,
County Clerk Fee \$ 15.-