

11.
RECORDED AT THE REQUEST OF:

WHEN RECORDED MAIL TO:

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That I, BETH RITA O'GRADY, of Douglas County, Nevada, do hereby appoint, make, and constitute my daughter, JOANNE CLUTINGER, of Livermore, California, to be my true and lawful attorney-in-fact for me and in my name and on my behalf to receive and receipt for any and all sums of money or payments due or to become due to me, to deposit in my name in any bank or banks any and all monies collected or received by her; to pay any and all bills, accounts, claims, and demands now or hereafter payable to me; to draw checks or drafts upon any and all bank accounts or deposits belonging to me; to act for me in any business in which I am now or have been engaged or interested; to buy, sell or transfer any stocks, bonds, mutual funds or negotiable securities; and generally to do and perform all matters and things, transact all writings, assurances, and instruments which may be requisite or proper to effectuate any manner or thing appertaining or belonging to me and generally to act for me in all matters affecting my business or property, real or personal, which I now own or hereafter acquire, with the same force and effect to all intents and purposes as though I were personally present and acting for myself, hereby ratifying and confirming whatsoever my said attorney shall do by authority hereof.

In the event of the death of JOANNE CLUTINGER during my lifetime, or, in the event she should for any reason be unable or unwilling to serve, or fail to qualify or cease to act as my attorney-in-fact, I nominate my sister, RUBY KILGOUR, of Gardnerville, Nevada, to be my attorney-in-fact.

This power of attorney shall not be affected by subsequent incapacity of the principal.

This power shall terminate upon a written cancellation and revocation recorded with the County Recorder of Douglas County, State of Nevada, and shall continue until such cancellation and revocation is recorded.

WARNING TO PERSON EXECUTING THIS DOCUMENT

This is an important legal document. It creates a durable power of attorney. Before executing this document, you should know these important facts:

1. This document may provide the person you designate as your attorney-in-fact with broad powers to dispose, sell, convey, and encumber your real and personal property.
2. These powers will exist for an indefinite period of time unless you limit their duration in this document. These powers will continue to exist notwithstanding your subsequent disability or incapacity.
3. You have the right to revoke or terminate this durable power of attorney at any time.

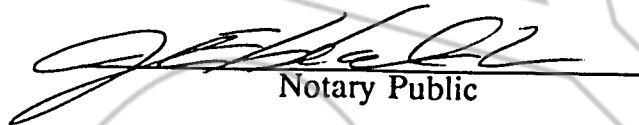
Dated this 23 day of July, 1991.


BETH RITA O'GRADY


STATE OF NEVADA)
 : SS
COUNTY OF DOUGLAS)

On this 23 day of July, 1991, before me, the undersigned, a Notary Public in and for said State, personally appeared BETH RITA O'GRADY known to me to be the person whose name is subscribed to the within instrument and who acknowledged that she executed the same.

Given under my hand and seal of office the day and year last above written.

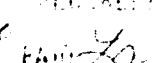

Notary Public



REQUESTED BY

IN OFFICIAL RECORDS OF
DOUGLAS COUNTY, NEVADA

'91 JUL 24 A10:32

James M. O'Reilly and Associates, Attorneys at Law, (702) 782-3647
Post Office Box 1268, 1463 Main Street, Gardnerville, Nevada 89410

SUZANNE BEAUBREAU
RECORDER
\$1.00 PAID  DEPUTY

Page 3
255884
BOOK 791 PAGE 3769