

(a) The Trustee shall have full and complete power and authority to buy and/or sell and/or invest and/or borrow and/or loan such personal property, stocks, bonds, securities or real estate as may at the time make up the corpus of this Trust, at any time and at any price and under such terms and conditions as the Trustee deems advantageous to the Trust. The Trustee shall have the power and authority to add to the corpus of this Trust as said Trustee feels to be advantageous to the beneficiaries named herein.

(b) The corpus of this Trust is to be held until the youngest beneficiary herein named has attained the age of twenty-two Years. However, when the older beneficiaries attain the age of twenty-two years, they may, if they so choose, or may not if they so choose, withdraw a part or all of their share of the Trust. If any beneficiary withdraws his or her entire share of the Trust, such beneficiary cannot at any later time re-enter the Trust. Any profits or losses that the Trust may enjoy are to be divided among the beneficiaries remaining in the Trust.

(c) The Trust herein set up shall be terminated whenever the three beneficiaries herein named shall ask for such termination, after the youngest beneficiary has reached her twenty-second birthday.

(d) In the event any beneficiary under this Trust shall die leaving children him or her surviving, such children shall take the share that his or her parent would have taken if living. If any beneficiary should die leaving no heir surviving, such share shall go to the remaining beneficiaries, share and share alike.

(e) It will be permitted for any beneficiary, after the age of 16 years to borrow from the Trust herein up to one-fourth ($\frac{1}{4}$) of the value of the entire Trust, such loan to be made at six (6) per cent per annum. If any loan made to any beneficiary is not repaid, together with the interest on such loan, the same shall be held against and set off against the final share of such beneficiary in the Trust. The granting or refusing a loan to a beneficiary shall be left to the sole discretion of the Trustee.

(f) In the event any beneficiary named herein becomes mentally incompetent before reaching the age of Twenty-two (22) years, then and in that event, the Trustee shall have full and complete authority and power to use the share of such beneficiary in any way that the Trustee feels to best serve the interests