

20. To hold and retain the principal of the Trust Estate undivided until actual division shall become necessary in order to make distributions; to hold, manage, invest, and account for the several shares or parts thereof by appropriate entries on the Trustee's books of account; and to allocate to each share or part of share its proportionate part of all receipts and expenses; provided, however, the carrying of several trusts as one shall not defer the vesting in title or in possession of any share or part of share thereof.

21. To make payment in cash or in kind, or partly in cash and partly in kind upon any division or distribution of the Trust Estate (including the satisfaction of any pecuniary distribution) without regard to the income tax basis of any specific property allocated to any beneficiary and to value and appraise any asset and to distribute such asset in kind at its appraised value.

22. In general, to exercise all powers in the management of the Trust Estate which any individual could exercise in his own right, upon such terms and conditions as it may deem best, and to do all acts which it may deem necessary or proper to carry out the purposes of this Trust.

23. To receive property bequeathed, devised or donated to the Trustee by the Trustor or any other person; to receive the proceeds of any insurance policy which names the Trustees as beneficiary; to execute all necessary receipts and releases to executors, donors, insurance companies and other parties adding property to the Trust Estate.

ARTICLE IV.

1. If at any time any addition is made to any trust hereunder and the Trustee receives written notice from the Trustor that such addition shall be subject to withdrawal by one or more of the present or contingent beneficiaries of such trust, then notwithstanding any other provision hereof, each such designated beneficiary shall have the right at all times during the thirty (30) day period commencing on the date of notice of such addition, to withdraw from said addition, in cash or in kind as determined by the Trustee, that portion of the value of such addition which is specified so withdrawable by such beneficiary in such notice. To the extent that such a withdrawal right has not been exercised by the end of such thirty (30) day period, it shall lapse.

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2. If the beneficiary is under a legal disability at the time of the initial transfer or at the time of an addition to the trust, then the beneficiary's legal or natural guardian, conservator or like fiduciary may make such demand on behalf of the Beneficiary (except that under no circumstances may the Trustor so act on behalf of the Beneficiary) and the property received pursuant to such demand shall be held by said fiduciary (other than the trustor) for the use and benefit of the Beneficiary, in the discretion of said fiduciary, shall be turned over to a custodian (other than the Trustor) for the beneficiary under the applicable state's Uniform Gifts to Minors Act; and said fiduciary