

herein, except as follows: (1) each partner shall be required to contribute a proportionate share in additional contributions if the fiscal year closes with an insufficiency in the capital account or profits of the partnership to meet current expenses.

ARTICLE NINETEEN

ARBITRATION

If any differences shall arise between or among the partners as to their rights or liabilities under this agreement, or under any instrument made in furtherance of the partnership business, the difference shall be determined and the instrument shall be settled by each partner or his representative having the right to appoint an arbitrator to represent their interest and then the two arbitrators will mutually agree upon a third person to also act as an arbitrator, and the majority decision of the three arbitrators shall be final as to the contents and interpretations of the instrument and as to the proper mode of carrying the provision into effect.

ARTICLE TWENTY

INSURANCE

Notwithstanding Article Thirteen and/or Article Fifteen of this Partnership Agreement, partners hereby mutually agree that in the event they subsequently desire to carry on the books of the partnership insurance on the lives of each or both of the partners and that if said insurance is in full force and effect and one of the partners dies, then in that event, the partnership shall use the insurance proceeds held in the name of the partnership on the life of the deceased partner to pay the estate of the deceased partner the full amount of the proceeds so carried on the deceased partner's life. In this event, the remaining partner shall have the full ownership of the partnership and the assets and liabilities belonging thereto. It is hereby further mutually agreed that in the event the partners do not mutually re-evaluate the insurance owned, if any, by the partnership, and the principal value on the life of