

equal parts shall be held and treated separately as hereinafter set forth; provided, however, that in lieu of physical division, the Trustee shall have the right whenever the Trustee in the Trustee's sole discretion deems it desirable for the purpose of facilitating the administration of these trusts, to credit any of such equal parts with an undivided interest in the whole, as constituted from time to time.

(5) Dispositive Provisions. The assets held in each child's trust at any time shall be managed by the Trustee, invested, reinvested, and administered upon the following terms and conditions and for the following uses and purposes:

(a) The Trustee shall pay the net income from the respective trusts created for each child named herein to or for the benefit of such child at least monthly for and during the term of each child's trust. Net income shall mean that portion of the gross income of each trust remaining after paying or providing for any maintenance, insurance and repairs which are not of a capital nature, and all other proper charges and expenses, other than depreciation.

(b) The Trust for each child shall terminate on December 31, 1992, or upon the death of the child who is the beneficiary of each trust, or upon the death of the Grantor, whichever first occurs. Upon termination the principal of this trust shall be paid over to the Grantor, if living, or if the Grantor is not then living, to the Grantor's estate.

(c) Any income accrued or undistributed at the termination of each trust, shall be paid over to the child who is the beneficiary of the trust, if living, or if such child is not then living, to such child's estate.

(6) Method of Payment. In case such child becomes legally disabled, or, although not adjudicated incompetent, but, by reason of illness, or mental or physical disability, is, in the opinion of the Trustee, (based upon actual knowledge, advice, or opinion of any competent medical authority or physician apprised of the circumstances and facts), unable to handle the income properly, the Trustee may make any such payment of income in any of the following ways as the Trustee deems best: (a) directly to such beneficiary; (b) to the legally appointed guardian or committee of such beneficiary; (c) directly to any person or organization furnishing or providing the beneficiary's health, maintenance or education, or (d) in any combination or combinations of these ways.