

incompetent but who, by reason of illness, or mental or physical disability is, in the opinion of the Trustee, (based upon actual knowledge, or advice or opinion of any competent medical authority or physician apprised of the circumstances and facts), unable properly to administer such amounts, the Trustee may pay such amounts in such of the following ways as it deems best: (i) directly to such beneficiary; (ii) to the legal or natural guardian or committee of such beneficiary; or (iii) directly to any person or organization furnishing or providing the beneficiary's health or education.

(7) Definition of Education. Education is defined to include, but is not limited to, college, graduate, technical, vocational, or professional training, as well as elementary, secondary, and high school training in either a public or private school, private tutoring, or the equivalent of any of the above.

(8) Present Interest of Gift in Trust. Commencing with the date of this Trust Agreement, in any calendar year in which the Grantor contributes to this trust cash or property and notifies the Trustee in writing that such contribution is withdrawable by the Grantor's grandchildren, ADAM FISHER, III and SUSANNE FISHER, then notwithstanding any other provisions of this trust, the Grantor's named grandchildren shall thereafter have the unrestricted right for a period of thirty (30) days from the date of such contribution to demand and receive an amount equal to the result of dividing the amount of such contribution by the number of such named grandchildren living when the contribution is made, except that in no event shall more than Five Thousand (\$5,000.00) Dollars be paid to any of such named grandchildren in any calendar year. Each such withdrawal right shall be exercisable by a written instrument executed by the child having such right and delivered to the Trustee during such thirty (30) day period. If such named grandchild is then under any legal disability said instrument may be executed by the legal or natural guardian or committee of such named grandchild, other than the Grantor or donor of such gift.