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insurance or endowment insurance or any other kind of life insurance under the authorization hereinunder given to him.

In making division and segregation of the trust estate for the purpose of distribution to the beneficiaries named hereunder outright in fee simple absolute, or for the purpose of making division of all or any portion of the trust estate into separate shares or trusts, the Trustee shall have authority to make such division or segregation in cash or in kind or partly in cash and partly in kind but any property which may not be readily susceptible of division or partition or the division or partition of which may in the opinion of the Trustee be harmful to the interest of the beneficiaries hereunder may be held for the joint account of any two or more separate shares or portions of the trust created hereunder without affecting their consideration, handling, and administration as separate trusts or the Trustee may make distribution jointly to any two or more beneficiaries of such property. In making such division and segregation of the trust estate, the Trustee's determination of value shall be final. The Trustee shall at all times maintain separate accounts for each of the separate trusts.

ARTICLE XIII

If any beneficiary under this agreement and the Grantor should die as a result of a common disaster or under such circumstances as to render it doubtful who predeceased the other, it shall be conclusively presumed for the purposes of this agreement that such beneficiary predeceased the Grantor; provided, however, it shall be presumed that the Grantor's wife, EULA F. BOST, survived the Grantor.

ARTICLE XIV

The Trustee shall receive compensation for his services in accordance with the reasonable value of said services at the time the services are rendered.

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