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(8) If any income and/or principal from this trust shall become distributable to a minor, the Trustee may, in his absolute discretion, either pay over such principal or income at any time to the guardian of the property of such minor, or retain the same for such minor during minority. In case of such retention, the Trustee may apply such principal or income, and income therefrom, to the support and education of such minor, and in such case may do so irrespective of any other resources of such minor or of his or her parent, either directly or by payments to the guardian of the property or parent of such minor, in any case without requiring any bond, and the receipt of any such person shall be a full discharge to the Trustee, who shall not be bound to see to the application of any such payment. Any such principal or income so retained, and any income therefrom which is not applied under the provisions of this item, shall be paid over to such beneficiary upon attaining majority, or if he or she shall sooner die, to his or her estate. In holding any principal or income for any minor, the Trustee shall have all the powers and discretion herein conferred upon him.

ITEM IV

The Trustee and his successors shall have and are hereby given the following powers:

(1) The power to purchase securities or property from, and also to make loans and advances to, the Executor or other representative of the Grantor's estate, irrespective of the occupancy by the same party of dual positions, if, in the sole discretion of the Trustee, such advances, purchases, or loans are to the best interests of the beneficiaries of this trust. Such loans or advances may be secured or unsecured, and the Trustee shall not be liable in any way for any loss resulting to the trust estate by reason of the same having been made.

(2) To vote, in person or by proxy, any stocks owned by said trust estate, and to execute powers of attorney authorizing another to vote as proxy.

(3) In making investments the Trustee shall not be limited to investments authorized by law for trust funds, but shall have the right to exercise his judgment without any restrictions whatsoever and without personal liability for mistakes in judgment when made in good faith. If in making investments the Trustee shall purchase bonds or other obligations at a premium, he shall not be required to amortize such premium out of the income subsequently derived from such investment, or otherwise.

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