

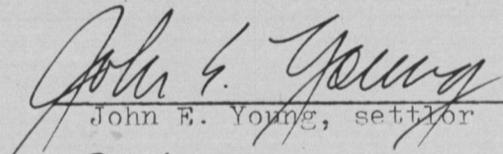
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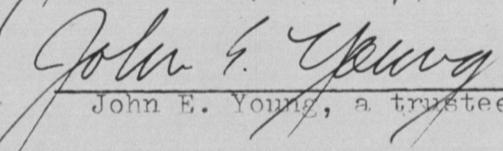
administered in accordance with the laws of said State. This Agreement shall be construed, and the validity and effect of the provisions hereof shall be determined, in accordance with said laws.

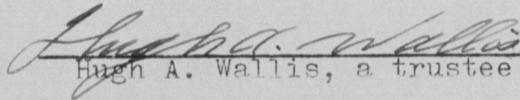
FOURTH: The trustees, by joining in the execution of this Agreement, signify their acceptance of the trust created hereunder upon the terms set forth herein.

FIFTH: The settlor shall not have any right or power, either alone or by action jointly with others, to revoke, terminate or modify this Agreement or any of the provisions hereof.

IN WITNESS WHEREOF, said JOHN E. YOUNG, as settlor, and JOHN E. YOUNG and said HUGH A. WALLIS, as trustees, have hereunto set their respective hands and seals, all as of the day and year first above written.

  
John E. Young (L.S.)  
John E. Young, settlor

  
John E. Young (L.S.)  
John E. Young, a trustee

  
Hugh A. Wallis (L.S.)  
Hugh A. Wallis, a trustee