

LoveGodNeighbor.org Trust

Master Trust Document

December 26, 2013

Introduction

Thank you for making a donation to support our work. In order to comply with US tax law, all our finances are managed by our trustees under the terms of our master trust document.

By doing it this way, we can keep everything uniform, comply with the tax laws, and keep the paperwork to a minimum.

Here's the short version:

- You're giving us your donation;
- You agree that we can pretty much do whatever we want with it; and
- We both agree to make it very hard for us to sue each other.

Thank you for your generous support of our work.

LoveGodNeighbor.org Volunteers

**LoveGodNeighbor.org Trust
Master Trust Document
December 26, 2013**

NOTICE. THIS MASTER TRUST DOCUMENT CONTAINS PROVISIONS FOR:

- **MEDIATION,**
- **ARBITRATION,**
- **WAIVERS OF STATUTES OF LIMITATIONS OVER ONE YEAR, AND**
- **WAIVERS OF CERTAIN REMEDIES.**

BY CREATING A TRUST UNDER THE TERMS OF THIS MASTER TRUST DOCUMENT, THE PARTIES GIVE UP CERTAIN PROCEDURAL AND RECOVERY RIGHTS IN ANY LITIGATION AGAINST THE OTHER PARTIES.

1. Applicability of this Document

1.1. The terms of this master trust document may be, and are intended to be, incorporated, by reference, in any trust instrument used for trusts, established by any grantor, using this master trust document system.

1.2. Whenever this master trust document is included by reference in a trust document, its terms are part of the trust document, as if they were written in the specific trust document.

2. Definitions

Unless the context requires otherwise:

2.1. “Entity” means any legally recognized entity, such as a corporation or a limited liability company, or any quasi entity, such as a trust or unincorporated association.

2.2. “Grantor” means any person making a donation to a trust that is acceptable to the trustees.

2.3. The “initial trust” means the first trust formed under this master trust document.

2.4. “Judge” means any person sitting in the role of judge, in a court, and includes an acting, temporary, or interim judge.

2.5. “Master trust document” means this document, or any subsequent version of it, under which a trust is created with incorporation of its terms.

2.6. “Original intent” means the original intent of the grantor and/or, where applicable, the trustees, when the grantor first granted the trust property into trust.

2.7. “Party” means a grantor, trustee, beneficiary, third party beneficiary, or any person or entity with an interest in, or interacting with, a trust, or any of their agents, assignees, heirs, or successors.

2.8. "Person" means a natural person or any entity.

2.9. “Tribunal” means a court or arbitrator with jurisdiction and authority to judge the applicable parties and subject matter.

2.10. “Trust” means an entity created under the terms of a trust document whereby the trustees hold trust property for the benefit of the beneficiaries of a trust. The intention is that there will be many separate trusts created under the terms of the trust document.

2.11. “Trust document” means the document, as amended, which governs a trust.

2.12. “Trustee” means all those holding the office of trustee under the trust document from time to time, however or whenever appointed. The term shall not apply to those trustees with merely a standby or alternate kind of status.

2.13. “Trust property” means any asset or interest in an asset, real or personal, tangible or intangible, held in a trust.

3. Trust Declaration and/or Agreement

3.1. As applicable, the grantors make their donations to the trustees and/or the trustees declare that they hold the trust property in trust.

3.2. In either case, the trustees, being called to serve God and humanity, agree that they hold the trust property to serve the purposes of the beneficiaries and the trusts and accept the role of trustees of the trusts under the terms and conditions of the trust document.

4. Trust Name

4.1. The trusts managed under this master trust document shall be named, collectively, “LoveGodNeighbor.org Trust.”

4.2. The trustees may change the name of the trust or operate under any reasonable fictitious name.

5. Purpose and Intent

5.1. The church is established as a spiritual community connected by shared interests in the purposes of the church — not necessarily as a traditional church in a building where people congregate.

5.2. The general purpose of the church is to serve God and humanity.

5.3. The first specific purpose of the church is to serve God and humanity by sharing spiritual prayer and healing so that the love of God and neighbor may prevail on Earth.

5.4. The ecclesiastical authorities may, from time to time, while maintaining a strong focus on the first specific purpose, establish other specific purposes of the church.

5.5. The purpose of establishing the church as a trust is to separate the management of the material world matters of the church, which will be handled by the trustees, from spiritual matters, which will be handled by the ecclesiastical authorities.

5.6. The trustees shall manage the trust to support the purposes of the church for the benefit of humanity.

6. Trust Property

6.1. The property of the initial trust is one hundred dollars, receipt of which is hereby acknowledged.

6.2. The founder or any other person shall have the right at any time to add property, as is acceptable to the trustees, to a trust. Such property, when received and accepted by the trustees, shall become part of the trust property and subject to all the terms and conditions of the trust document.

6.3. Unless otherwise specified, any donation of intangible assets, or promise of such an asset, shall include that same intangible into the future and derivatives of it. As an example, the donation of a right to collect a royalty from a story shall include royalties of a movie that might be made in the future from that same story.

6.4. Unless otherwise specified, all transfers, by gift or otherwise, to a trust, are irrevocable.

6.5. The grantor is notified that, should the grantor be given any donation premium, such as product and/or service from the church or one of its supporters, before any tax

deduction is claimed for the donation, the grantor must subtract the fair market value of any such donation premium from the donation.

7. Beneficiaries

7.1. As a nonprofit church trust, the ultimate beneficiary of the trust is the general public. In the material world, however, church work is done through people and entities.

7.2. At the time of granting a donation into a trust, a grantor may specify, subject the consent of the trustees, the beneficiaries and purposes of, and any restrictions, upon such donation, or any portion of it.

In alignment with the purposes of the church:

7.3. The beneficiaries, purposes, and any restrictions, on any remainder, shall be determined by the trustees.

7.4. In the event that a designated beneficiary or purpose is unable to use a designated donation, or any portion of it, or for any reason where such donation or purpose is not reasonably able to be accomplished according to a grantor's designation, the trustees may, without consulting with the grantor, designate substitute beneficiaries and purposes.

7.5. The trustees may designate corpus and nontaxable income beneficiaries that do not officially qualify as charities, including themselves, the ecclesiastical authorities, and/or trusts for their benefit, based upon criteria that the trustees may use to determine that such beneficiaries are doing work for the benefit of God, humanity, and/or the public good.

7.6. The trustees may, on behalf of and in the name of a grantor, establish benevolent and/or charitable trusts to manage and protect the trust property for the benefit of the beneficiaries of those trusts.

8. Distributions

8.1. The trustees shall make distributions of the income and corpus of the trust property, as gifts of the grantors, to the beneficiaries, at times and places chosen by the trustees.

8.2. It is the clear intent that all distributions shall be pure gifts and shall not be consideration, notwithstanding that some beneficiaries may have done and are doing worthwhile actions. In the same way that prizes, such as the Nobel Prize, and grants are given, as gifts, to people who do worthwhile actions, to encourage people to do more of such actions, and not as consideration, none of the gifts given as trust distributions are given as consideration.

9. General Powers of Trustees

9.1. The trustees are authorized and empowered, to manage, care for, improve, protect, control, deal with, sell, and otherwise dispose of the trust property or any part of it in every way in which any owners of similar property could manage, care for, improve, protect, control, deal with, and otherwise dispose of their own property.

9.2. The trustees are authorized to do all things they deem essential or advisable for the protection and improvement of the trust property.

9.3. Unless otherwise limited, any power the trustees have may be exercised or not in their sole and absolute discretion, on whatever terms and conditions as they may determine.

9.4. All of the powers conferred to the trustees, by the trust document or by law, shall be exercised without obtaining the permission of any tribunal or other legal authority or the posting of any bond, unless such permission or bond is specifically required by law or the order of a tribunal and the trustees cannot avoid seeking such permission or obtaining such bond. In the event that any such permission is required, the trustees are empowered to stipulate, on behalf of the grantor and the beneficiaries, consent to the trustees' power to act, without bond.

9.5. In any event where the law imposes legal restrictions on the trustees which are optional, such as Part XII of the Florida Trust Code, the grantors and trustees are deemed to have opted out of being bound by such restrictions. The trustees may not irrevocably opt into any legal restrictions or requirements, but may comply voluntarily. No such voluntary compliance shall constitute a waiver to opt out in the future.

9.6. The powers conferred to the trustees shall not be exhausted by any use of them but shall be continuing.

9.7. The determination of the trustees as to whether or not to exercise any power shall be final.

10. Specific Powers of Trustees

In extension to, and not in limitation of, the powers granted to the trustees by law and in the trust document, the trustees shall have following specific discretionary powers:

10.1. To sell at public or private sale, including, specifically, the power to initiate or participate in any public offering or underwriting, partition, exchange for like or unlike property, lease for any period of time even though it may be for longer than the duration of the trust, modify, renew, or extend any lease, grant options on, release, demolish, abandon, dedicate, and otherwise dispose of any property which may be held, on such

terms and conditions, including credit, and for such consideration, even though it may be less than the value at which the property was received or acquired, or for such other benefit, even though it may be intangible, as may be deemed appropriate by the trustees.

10.2. To transfer title to, grant rights in, and convey, in fee simple or otherwise, any property which may be held, free of all trusts.

10.3. Not to diversify the trust property which may be held, whether such property was originally received or subsequently acquired by exchange, investment, or otherwise.

10.4. To retain for any period of time, cash or other unproductive property.

10.5. To retain for any period of time any property which may be received or acquired, even though its retention would not be appropriate apart from this provision.

10.6. With respect to property subject to depreciation or depletion, to withhold an amount from trust income to provide for a reasonable allowance for depreciation or depletion on such property under generally accepted accounting principles.

10.7. To hold stocks and other assets and to open bank accounts for deposits of money comprising a part of trust funds in the name of the trustees, or of their nominee, with or without mention of any trust or the disclosure of the fiduciary relationship, and to employ custodians of securities or other property, and to permit any such custodian to hold securities or other property in its own name, or in the name of its nominee, without mention of the trust or the disclosure of the fiduciary relationship, in separate or common accounts.

10.8. To purchase options on any property.

10.9. To do all things necessary, customary, or desirable to conduct the affairs of a business, mining or farming operation, real estate operation, or other venture.

10.10. To do all things necessary, customary, or desirable to conduct the affairs of any entity; to act as officer, director, or employee of any entity; and to place stock in the name of a trustee or agent in order to qualify him or her as a director of the entity.

10.11. Alone or with others, to organize, reorganize, merge, consolidate, recapitalize, dissolve, liquidate, or otherwise create or change the form of any entity.

10.12. To execute any document, under seal or otherwise.

10.13. To create bylaws, rules, policies, procedures, guidelines, resolutions, etc. for the governance for the trust.

10.14. To publish, distribute, and publicly file and record documents related to a trust, including the trust document, memoranda of such documents, and notices of trustee appointments. Any memoranda shall be drafted in such a way so that it does not take things out of context so as to present a false picture of the document of which it is a memoranda.

10.15. Not to file an inventory of the trust property or annual accounts of administration with and not to have any of such property examined by any tribunal of legal authority where the filing, publication, or examination is not required by applicable law.

10.16. To post inventories of trust property and periodic accounts of administration on the Internet, or other ways which may be developed in the future, so that the information is broadly accessible to the public.

10.17. To allocate charges for expenses, including any taxes or assessments, to principal or income, or between beneficiaries.

10.18. To employ any attorney, manager, investment adviser, accountant, broker, tax specialist, or other agent or employee that, in the trustees' judgment, may be necessary or desirable for the proper management, protection, and sale or other disposition of the trust property, or any part of the trust property, and to pay such agents compensation for their services.

10.19. To delegate to one or more trustees, or to agents, the authority to execute contracts, checks, documents of title, and other documents, to keep books of account, to prepare reports and tax returns, to hold possession and record ownership of securities, bank accounts, and other property, or to perform other management and administrative functions, and to perform the following discretionary functions: the management of any investment, unincorporated business, farming, or mining operation, and real estate operation, or other venture, whether employing agents, giving proxies, entering into voting trusts, or otherwise, and the selection of the time to acquire or to dispose of any property which may be held, or any power, including this power, possessed by the trustees, which is necessary, customary, or desirable so that the delegee may perform any function delegated pursuant to this paragraph; and to compensate the agents by salary, commission, fee, or otherwise.

10.20. To pay themselves and others reasonable fees and salaries and reimbursement for reasonable expenses incurred on behalf of a trust or a beneficiary, or they may choose to donate their time.

10.21. To advance money of the trusts to themselves or agents, in such reasonable amounts as to cover anticipated upcoming expenditures on behalf of a trust or a beneficiary.

10.22. To enter into binding agreements not to exercise any power which they possess.

10.23. To permit any beneficiary to have the use, possession, and enjoyment of any trust property.

10.24. To accumulate income.

10.25. To pay or distribute such part or all of the trust property on behalf of the beneficiaries.

10.26. To incorporate, merge, split, and/or transfer the trust property to any other entity organized for a charitable purpose, provided that the trustees are assured that the purposes for which the transferee entity is organized are substantially the same as those intended by the trust document.

10.27. To change the situs of a trust and of any trust property to any place, without limitation.

10.28. To construe any provision of the trust instrument where a grantor's original intent may appear unclear.

11. Limitations on Trustees Powers

Except for the limited exceptions specified elsewhere:

11.1. No person shall purchase, exchange, consume, be given title or usage of, or otherwise deal with or dispose of the trust property for less than adequate or full consideration in money or money's worth, or to enable any person to borrow the trust property, directly or indirectly, without interest or security.

11.2. No person shall have special privileges or usages of the trust property.

11.3. No person may directly or indirectly borrow any part of the trust property.

11.4. All actions of the trustees shall be done, not for their own benefit, but in a fiduciary capacity for the best interests of the beneficiaries and purposes of the trust.

11.5. All transactions shall be done as if at arm's length.

12. Accounting

12.1. The trustees may make public reports available to members and to the general public by use of the Internet, or other freely accessible methods of distribution of information which may be created at some future time.

12.2. Notwithstanding the foregoing paragraph, it is the intent of the grantor and the trustees that any trust created under this document be exempt from making public or filing any reports or disclosure required by any government, that any disclosure or reporting be voluntary, and that no disclosure or reporting shall constitute a precedent to require any future disclosure or reporting.

13. The Office of Trustee

13.1. The initial trustees of the initial trust shall be designated by the ecclesiastical authority. Unless other trustees are appointed as provided below, the trustees shall then be the trustees for other trusts formed under this master trust document.

13.2. The trustees may appoint additional trustees. Unless otherwise specified, trustee appointments are for life.

13.3. One trustee shall be chosen by the trustees as the managing trustee.

13.4. The trustees may appoint acting trustees, temporary trustees, successor trustees, standby successor trustees, junior trustees, and/or intern trustees. Such trustees may be appointed with either full or limited powers and duties.

13.5. Unless appointed as a special trustee with specified limited powers, all trustees shall have the same rights, powers, duties, privileges, and immunities of the original trustees.

13.6. In the event that there be no trustee and no appointed successor, alternate, or standby successor trustee, the ecclesiastical authority may appoint trustees.

13.7. The trustees shall work and pray to make all decisions by consensus. Ideally, the consensus reached shall have strong concurrence and support of all involved. Consensus does not require all to agree; it simply requires none to object. While even reluctant consensus is, technically, consensus, the trustees are urged, whenever possible, to continue dialog until a more ideal consensus is reached.

13.8. Absent a consensus, the managing trustee may make any decision that is time critical until a consensus is reached. After a protracted lack of consensus, the managing trustee may make a final decision.

13.9. A trustee may resign by giving notice to the other trustees or, if there are no remaining trustees, to the ecclesiastical authority. Unless otherwise specified, such notice shall be effective upon receipt.

13.10. A trustee may only be removed with the consent of the ecclesiastical authority.

14. Liability of Trustees

14.1. Unless caused by a willful commission, by the trustee, of an act in breach of trust, no trustee shall, at any time, be held personally liable for any action or default: of the trustees, of another trustee, of the agents of any trustee, or of any other person in connection with the administration of the trust property.

14.2. Except for any loss or damage that may result from breach of trust, in the exercise of the trustee's discretion, no loss or damage accruing to the trust property or to a party, as a result of the exercise of any discretion vested in the trustees, shall be charged or imputed to any trustee.

14.3. No trustee shall be liable for any loss of any investment.

14.4. No trustee shall be liable for any failure to diversify the trust property.

14.5. No liability shall accrue to any trustee for any payment or distribution made in good faith.

14.6. No trustee shall be liable for any depreciation in value or other losses occasioned by any investment made, provided the trustee acted in good faith in making the investment.

14.7. No trustee shall in any event be liable for any act or omission of a cotrustee.

14.8. No trustee shall be personally liable on any contract, note, or other instrument executed by the trustees in their capacity as trustees, or for any indebtedness of the trust.

15. Transactions with Third Parties

15.1. No person dealing with the trustees need inquire concerning the validity of any actions the trustees perform or claim to perform.

15.2. No party dealing with the trustees shall have any duty to administer or follow the application of any property transferred to the trustees.

15.3. The trustees shall not be personally liable on or responsible for any contract made in regard to, or for any tort of, the church or any trust for its support. Parties are limited solely to the applicable trust property for satisfaction of any claim.

15.4. Third parties dealing with the trustees are put on notice of this document and these provisions.

16. Duration of Trusts

16.1. Unless otherwise specified as a time limited trust, the duration of the trusts created under this trust instrument shall be perpetual. In any event where a rule against perpetuities would make a perpetual trust invalid, the trust shall terminate at the latest legal time possible. The trustees may at such time, set up new trusts to continue the work of the original trusts or, if possible, extend the duration of any trust.

16.2. If at any time the trust property shall have been reduced to a size which, in the sole judgment of the trustees, shall make it inadvisable or unnecessary to continue such a small trust, then the trustees may distribute the entire trust property and terminate the trust, or merge the trust with another trust.

16.3. If a trust is dissolved, disqualified, or otherwise terminated, the trustees shall, from the assets of that trust, pay, or otherwise satisfy all the outstanding obligations and liabilities of that trust, and thereafter shall dispose of all its remaining assets by distributing them, in whatever form they exist, in cash or in kind, to such charities, as the trustees may determine, that most closely carry on the purposes of the church.

16.4. There shall be no geographical limitations on such final distributions.

16.5. No final distribution shall be made to any person if it is subject to attachment or alienation.

16.6. As a last resort, the trustees may apply to a court of equity for guidance and assistance in determining the recipients of any final distributions.

16.7. Should the trustees need to make the liquidation distribution in increments, prior to the final distribution of the trust property, the trustees may retain such part of the trust property as the trustees deem necessary to meet possible expenses which should occur related to the trust property, the liquidation, and/or the closing administration.

17. Beneficiary's Rights

17.1. No right, title, or interest in the trust property shall vest in any beneficiary. No beneficiary shall have the power to anticipate in any way, in whole, in part, or any interest in, any of the rents, issues, profits, income, monies, or payments hereby provided or authorized to be paid to or on behalf of the beneficiary, nor, in advance of payment, to alienate, convey, transfer, or dispose of any of these.

17.2. No right, title, or interest in the trust property shall be involuntarily alienated by any beneficiary or be subject to attachment, execution, or be levied on or taken on any process for any debts that any beneficiary shall have contracted or shall contract, or in satisfaction of any demands or obligations that any beneficiary may incur.

17.3. All payments authorized and provided to be made by the trustees shall be made and shall be valid and effectual only when paid to, or on behalf of, the beneficiary to whom payment shall belong, or otherwise, as provided in the trust instrument.

18. Alternative Dispute Resolution

18.1. All parties to the trust will deal in good faith and with good will towards each other.

18.2. If any parties ever have a dispute between them, they will work to resolve it simply and fairly.

18.3. Before making any filing in court, parties in any dispute will work first, in good faith, to resolve their dispute by mediation.

18.4. Formal mediation will be under the commercial rules of the American Arbitration Association.

19. Binding Arbitration

If the parties cannot resolve a dispute by mediation, they will use arbitration. Arbitration will be under the commercial rules of the American Arbitration Association in the situs of the trust, with the rules modified as follows:

19.1. Arbitration shall be by a single arbitrator, with the power to rule on the validity of the agreement to alternative dispute resolution.

19.2. Any party may participate in any hearing via phone or other form of submission not involving physical presence.

19.3. Any party may participate through a designated representative, without counsel.

19.4. All time periods shall be extended by twenty-one days.

19.5. The arbitration shall be governed by the Federal Arbitration Act. The parties stipulate that this trust involves interstate commerce.

19.6. Arbitration shall be binding. Any arbitration award may be entered into any court having the necessary jurisdiction.

19.7. The parties recognize that by agreeing to mediation and arbitration that they are waiving certain procedural rights that they would have in court. In the interest of the simple and private dispute resolution offered by mediation and arbitration, the parties willingly make such waivers and agree to alternative dispute resolution.

20. Costs of Private Dispute Resolution

20.1. Each party will pay its own costs in mediation or arbitration.

20.2. If any party reasonably expects its share of private mediation and arbitration fees to be greater than they would be in court and is unable to pay its share of those private fees, it may notify the other parties of its cost concerns.

20.3. The other party may then choose to: pay the difference between the private fees and what the objecting party would be charged for mediation and arbitration through court; move the case to a different mediation and arbitration organization and pay the objecting side's extra costs of private mediation and arbitration; or agree to move the case to court.

21. Waiver of Claims

21.1. In any dispute related to any trust under this trust instrument, all parties waive any claim against each other for: punitive damages, statutory damages, attorneys fees, and any claim that has been filed, but not prosecuted for over a year.

21.2. No donation premium which may have been offered to the grantor as an incentive to make a donation comes with any guarantee. The grantor waives all claims with respect to any such premiums and accepts them as is, even with no prior inspection.

21.3. The grantor waives all claims above and beyond the grantor's donation.

21.4. The parties recognize that by agreeing to waive the foregoing claims that they are waiving remedies that they might otherwise have. In the interest of discouraging litigation, the parties willingly waive these claims.

22. Waiver of Statutes of Limitations

22.1. The parties waive any claim that is not brought within one year.

22.2. The parties recognize that the one year limit is, in most cases, less than the applicable statutes of limitations. In the interests of discouraging litigation and obtaining speedy closure of the past, the parties willingly waive any longer statutes of limitations.

23. Authority of Courts

23.1. For the sake of speedy justice and to not be a burden to the legal system, in any instance where the beneficiaries or the trustees seek the aid of a court for guidance under the trust instrument, subject to the alternative dispute resolution provisions above, the court is authorized to administer equity and justice by a judge, without a jury.

24. Notices

24.1. Any notice from the trustees may be made by email, or by other widely used communication means which provide evidence of sending and constructive receipt. An email sent by the trustees to a person's last known email address will be constructively deemed to be received.

24.2. Any notice to the trustees sent electronically will be sent by the online contact page at: <http://www.lovegodneighbor.org/contact>, or such other contact page as the trustees may, from time to time, establish. The sender of any notice will get the date and time that any such notice was sent, and reference that info in future emails related to that notice.

24.3. Any notice to the trustees sent by conventional mail will be sent by certified mail, return receipt requested to: Trustees, PO Box 3664, Holiday FL 34692, with a copy of the notice sent electronically as provided above.

24.4. The trustees may change the procedure for giving them notice by publishing notice on the Internet, or other ways that may be developed in the future, such that the information is broadly accessible to the public.

24.5. The terms of this master trust document may not be changed by sending a notice to the trustees. The trustees' staff is not authorized to change these terms for any particular person or group unless such changes are published on the LoveGodNeighbor.org website with general public or membership access.

25. Severability

25.1. If any provision of the trust instrument should be found by a tribunal to be void, voidable, invalid, unlawful, or unenforceable, the remaining provisions shall continue to be fully effective.

26. Limited Rights of Amendment

26.1. The trustees shall have the power, without the permission of any tribunal, to amend the trust instrument, in any manner required, for the sole purposes of insuring that the trust most clearly confirms to the original intent, and that no part of it be deemed void, voidable, invalid, unlawful, or unenforceable.

26.2. If any provision of the trust instrument be found by a tribunal to be void, invalid, unlawful, or unenforceable, or to avoid the impact of such a ruling, the trustees may, without the permission of any tribunal and without invalidating the trust instrument, amend the trust instrument to conform as much as possible to the original intent.

26.3. Notwithstanding any other limitation, the trustees have absolute power to make amendments to the trust instrument, in order that the trusts, the trust instrument, and the administration of the trusts will best conform to the law, most particularly tax law, in effect from time to time during the continuance of the trusts, in ways that are most advantageous to the trust purposes, particularly that of being a nonprofit church trust and, as applicable, trusts to give gifts in alignment with the purposes of the church to worthy beneficiaries.

26.4. In any amendment under any of the foregoing provisions of this section, the trustees may deem that the amendment previously existed and be effective retroactively.

26.5. The trustees may amend this master trust document to be applicable to future donations into trust. Unless otherwise specified, the current master trust document in effect at the time of any donation shall govern any trust created under it.

27. General Provisions

Unless the context requires otherwise:

27.1. All words used in the singular number shall extend to and include the plural.

27.2. All words used in the plural shall extend to and include the singular.

27.3. All words used in any gender, including the neutral gender, shall extend to and include all genders.

27.4. Section headings and groupings are for convenience only and do not limit the scope or application of the terms of any section.

28. Governing Authority

With the exception of the arbitration provisions, which shall be governed by the Federal Arbitration Act, in descending order of priority, the trust instrument shall be governed by:

28.1. The terms of the specific trust instrument.

28.2. The terms of this master trust instrument.

28.3. The laws of the jurisdiction in which a trust is situated.

28.4. The laws of the jurisdiction in which a trust is created.