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(f) To carry such insurance against such hazards including public liability, and in such amounts in either stock companies or mutual companies as to the trustee shall seem advisable.

(g) To determine, irrespective of statute or rule of law, how all receipts and disbursements of this trust or any share thereof, including the trustee's compensation shall be credited, charged or apportioned as between income and principal, and the decision of the trustee shall be final and not subject to any question by any beneficiary thereof.

(h) To charge or not charge against income depreciation on any asset of the trust as the trustee in its sole discretion shall determine and to establish or not establish depreciation reserves as the trustee in its sole discretion shall determine.

(i) To amortize or not to amortize the premiums paid in connection with the purchase of any securities. Discounts may be disregarded.

(j) To employ and compensate, out of the principal or the income or both as to the trustee shall seem proper, agents, accountants, brokers, attorneys-in-fact, attorneys-at-law, tax specialists, realtors, and other assistants, and advisors deemed needful for the administration of the trust, and to do so without liability for any neglect, commission, misconduct, or default of any such agent or professional representative provided he was selected and retained with reasonable care.

(k) To borrow money for such periods of time and upon such terms and conditions as to rates, maturities, renewals, and security as to it shall seem advisable, including the power

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