

to borrow from the trustee, itself, and to mortgage or pledge such portion of the trust as may be required to secure such loans; and as maker or endorser to renew existing loans.

(l) To take and to hold any security or other property constituting a part of the trust, in bearer form or in its own name, or in the name of its nominee or nominees, without disclosing its fiduciary capacity.

(m) To value and appraise the assets hereof in any division or distribution of the trust and to distribute the same in kind at such appraised value, which shall be conclusive against all persons interested hereunder.

(n) To retain, buy, sell or otherwise deal with stock and securities of any corporation which might hereafter be substituted as trustee hereunder as the trustee shall deem best.

(o) In addition to the powers, authority and discretion herein conferred, or conferred by law, the trustee shall have the authority to do all things and the right to exercise all powers reasonable necessary or incidental to the proper management of the trust and the trustee shall not be liable for any loss to the trust occasioned by its acts in good faith, nor for honest errors of judgment.

Anything to the contrary notwithstanding, no powers enumerated herein or accorded to the trustee or his successors, or accorded to trustees in general, shall be construed to enable the Trustor, or the trustee, or any other person to purchase, exchange, or otherwise deal with or dispose of all or any part of the corpus or income of the trust for less than an adequate consideration in money or money's worth, or to enable the Trustor,

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