

held hereunder; and to enter upon such contracts and agreements and to make such compromises or settlements of debts, claims or controversies as they may deem necessary or advisable.

(I) To incur and pay the ordinary and necessary expenses of administration, including (but not by way of limitation) reasonable attorney's fees, accountants' fees, investment counsel fees, and the like.

(J) To act hereunder through an agent or attorney-in-fact, by and under power of attorney duly executed by the Trustee, in carrying out any of the powers and duties herein authorized.

(K) To borrow money for any purposes of the trust, or incidental to the administration thereof, upon their bond or promissory note as Trustee, and to secure the repayment thereof by mortgaging, creating a security interest in, or pledging or otherwise encumbering any part or all of the property of the trust, and, with respect to the purchase of any property, as part of the consideration given therefor, to assume a liability of the transferor or to acquire such property subject to a liability.

(L) To lend money to any person or persons upon such terms and in such ways and with such security as they may deem advisable for the best interest of the trust and the beneficiary hereunder. *6m.m*

(M) To engage in business with the property of the trust as sole proprietor, or as a general or limited partner, with all the powers customarily exercised by an individual so engaged in business, and to hold an undivided interest in any property as tenant in common or as tenant in partnership.

(N) To determine the manner in which the expenses incidental to or in connection with the administration of the trust shall be apportioned as between corpus and income.

(O) To make any division or distribution required under the terms of this agreement in kind or in money, or partly in kind and partly in money, and to that end to allot to either trust such