

(h) To borrow funds for this trust in such amounts and for such purposes as to him shall seem for the best interest of this trust and the beneficiary thereof, and to purchase property on the credit of this trust, and, in connection with such borrowing or such purchase, to execute and deliver promissory notes or other evidences of indebtedness of this trust and to mortgage, create a security interest in, or pledge all or any part of the trust estate to secure payment of such indebtedness, and to repay such indebtedness out of the trust estate.

(i) To employ agents, legal counsel, brokers, and assistants, and to pay their fees and expenses, as he may deem necessary or advisable to carry out the provisions of this trust.

(j) To vote in person or by proxy any shares of stock which may form part of this trust.

(k) To lend money to any person or persons upon such terms, but with adequate interest and security, as he may deem advisable for the best interest of this trust and the beneficiary hereunder.

(l) To elect, appoint, and remove directors of any corporation, the stock of which shall constitute trust property, and to act as a director and officer of any such corporation.

(m) Generally, and without limitation by any specific enumeration herein, to manage, control, operate, convert, reconvert, invest, reinvest, sell, exchange, lease, mortgage, create a security interest in, pledge, pool, or otherwise encumber and deal with the property of this trust, for and in behalf of this trust and the beneficiary thereof, to the same extent and with the same powers that any individual would have in respect to his own property and funds.

(n) The Trustee may freely act under all or any of the powers by this agreement given to him in all matters concerning this trust, after forming his judgment based upon all the circumstances of any particular situation as to the wisest and best course to pursue in the interest of this trust and the beneficiary hereunder, without the necessity of obtaining the consent or permission of any person interested therein, or the consent or approval of any court, and notwithstanding that he may also be acting individually, or as trustee of other trusts, or as agent for other persons or corporations interested in the same matters, or may be interested in connection with

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