

(h) To compromise, settle, arbitrate, or defend any claim or demand in favor of or against the trusts; to enforce any bonds, mortgages, or other obligations or liens held hereunder; and to enter upon such contracts and agreements and to make such compromises or settlements of debts, claims, or controversies as it 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 attorneys' 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 trusts, or incidental to the administration thereof, upon its bond or promissory note as Trustee, and to secure the repayment thereof by mortgaging or pledging or otherwise encumbering any part or all of the property of the trusts, 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, including the beneficiaries herein provided for, upon such terms and in such ways and with such security as it may deem advisable for the best interest of the trusts and the beneficiaries hereunder.

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