

claims in favor of or against the Trust Estate as the Trustees shall deem best.

(18) To employ and compensate agents, accountants, investments advisers, brokers, attorneys-in-fact, attorneys-at-law, tax specialists, realtors, and other assistants and advisors deemed by the Trustees needful for the proper administration of the Trust Estate, and to do so without liability for any neglect, omission, misconduct, or default of any such agent or professional representative provided such person was selected and retained with reasonable care; to act without independent investigation upon their recommendations.

(19) To determine, irrespective of statute or rule of law, what shall be fairly and equitably charged or credited to income and what to principal notwithstanding any determination by the courts or by any custom or statute, and whether or not to establish depreciation reserves.

(20) To hold and retain the principal of the Trust Estate undivided until actual division shall become necessary in order to make distributions; to hold, manage, invest, and account for the several shares or parts thereof by appropriate entries on the Trustees' books of account; and to allocate to each share or part of share its proportionate part of all receipts and expenses; provided, however, the carrying of several Trusts as one shall not defer the vesting in title or in possession of any share or part of share thereof.

(21) To make payment in cash or in kind, or partly in cash and partly in kind upon any division or distribution of the Trust Estate without regard to the income tax basis of any specific property allocated to any Beneficiary and to value and appraise any asset and to distribute such asset in kind at its appraised value.

(22) To extend or modify the terms of any note, bond or mortgage, to foreclose any mortgage or take title by deed in lieu of foreclosure or otherwise, and to protect or redeem any property from forfeiture for nonpayment of taxes or other liens, and generally to exercise as to any such note, bond or mortgage or such property all powers that an absolute owner might exercise.

(23) To purchase property, real or personal, from the Grantor's general estate, or from the Trustee of any other Trust established by the Grantor during her lifetime, upon such terms and conditions as to price and terms of payment as the Grantor's Executor and the Trustees shall agree, to hold the property so purchased in the Trust although it may not qualify as an authorized trust investment except for this provision, and to dispose of such property as and when the Trustees shall deem advisable.