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(6) To exercise all rights (including but not limited to voting rights), powers and privileges, and to take all steps to receive all benefits arising out of corporate stocks or other securities held by it hereunder.

(7) To pay all costs, taxes, expenses and charges incurred in the administration of the trust, including reasonable compensation to it and to its counsel and agents.

Not A.O.C.

(8) To determine any question which may arise as to what constitutes income and principal, such determination to be conclusive against all persons interested hereunder. All realized appreciation in the value of stocks, bonds or other property resulting from sale or other disposition shall be considered principal and not income. Said Trustee shall not be required to amortize the premium at which any property may be purchased nor shall any account be taken of discounts. The Revised Uniform Principal and Income Act is not applicable.

(9) To receive in cash the proceeds of any policies which may become payable to it, or in its discretion to exercise or to refuse to exercise any options which it may have as beneficiary under such policies.

(10) To compromise and settle claims in favor of or against the trust estate.

(11) To borrow money for the benefit of the trust estate, and to secure such debts by mortgage of any real estate or personal property owned by the trust.

(12) To purchase at a fair price securities and other property, real or personal, belonging to GRANTOR'S estate, and to retain such purchased property as an investment of the trust.

(13) To make loans out of the trust property to the GRANTOR'S executors or administrators, provided such loans are made on adequate security and for an adequate interest.

(14) The Trustee is authorized to mingle the trust property of any separate trusts established hereunder, allotting to each separate trust an undivided interest in the mingled property, which

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