- (15) To insure the assets of the Trust Estate against damage or loss and the Trustees against liability with respect to third persons.
- (16) In buying and selling assets, in lending and borrowing honey, and in all other transactions, irrespective of the occupancy by the same person of dual positions, to deal with the selves in their separate, or any fiduciary, capacity.
- (17) To compromise, adjust, arbitrate, sue on or defend, abandon, or otherwise deal with and settle claims in favor of or against the Trust Estate as the Trustees shall deem best.
- (18) To employ and compensate agents, accountants, investments advisors, brokers, attorneysin-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, orission, misconduct, or default of any such agent or professional representative provided he was selected and retained with reasonable care.
- (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 on 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 and to value and appraise any asset and to distribute such asset in kind at its appraised value.
 - (22) In general to exercise all powers in the

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(CONTINUED ON NEXT PAGE)