or lease any property held by her; to abandon any property, real or personal, which the trustee considers not worthy of retention and maintenance; to pay any debt upon such evidence as she deems sufficient; to compromise, arbitrate, rescind, adjust, sue on or defend, abandon or otherwise deal with and settle claims in favor of or against the trust as she shall deem best; to lend money to any person except the grantor, with or without security, on such terms and conditions as she shall determine; to borrow money from anyone, including herself, to engage in any business in which an individual might engage; to become a member of any association, joint venture or partnership engaged in any business, and to do all acts and assume all liabilities which any individual might do or assume as a member of such association, joint venture or partnership; to incorporate any business; to remove all or any part of the trust property and make investments outside the limits of the jurisdiction of the administration of this trust; to invest in any common trust fund, including a common trust fund administered by a corporate trustee; to retain, invest in and reinvest in as she sees fit any real or personal property whatsoever as she may deem advisable and for the best interests of the trust, even to the extent of keeping all the funds of the trust in one investment, and any investment made or retained by her in good faith shall be proper although of a kind or in an amount or proportion not considered by law as suitable for trustees; to vote directly or by proxy any stock held by her and to refrain from voting such stock; to act as she deems proper in any recapitalization, merger, reorganization, consolidation, partition or other transaction affecting any of the property held by her, and to make exchanges, pay expenses and to delegate discretionary power with relation to such transaction; to execute contracts, mortgages, and leases, even though the performance or termination date thereof extends beyond the date of contemplated termination of the trust; and to execute, acknowledge, and deliver all the necessary and proper contracts, deeds or other instruments, whether or not under seal, incident to her rights, powers and discretion.

(b) She may decide what is income or principal and apportion or allocate in her discretion receipts and expenses as between these accounts,