

(4) Trustee shall hold and administer the Trust estate in accordance with the provisions of this Agreement, and collect all income and profits, pay the necessary expenses of administering the Trust, and distribute the net income and principal as provided in this Agreement.

(5) The Trustee is authorized in her absolute discretion with respect to any property, real or personal, at any time held under the provisions of this Trust Agreement and without any authorization by any court and in addition to any other rights, powers, authority and privileges granted by any other provisions of this Agreement or by statute or general rules of law:

(a) To retain any property or undivided interests in property owned by Settlor at the time of his death, including real property and shares of my executor and trustee's own stock, regardless of any lack of diversification, risk or nonproductivity, as long as she deems advisable, and to exchange any such security or property for other securities or properties and to retain such items received in exchange, although said property represents a large percentage of the total property of my estate or the trust estate or even the entirety thereof.

(b) To invest and reinvest all or any part of my estate or the trust estate in any property and undivided interests in property, wherever located, including bonds, debentures, notes secured or unsecured, stocks of corporations, regardless of class, real estate or any interest in real estate whether or not productive at the time of investment, interests in trusts, investment trusts, whether of the open and/or closed fund types, and common trust funds, insurance contracts on the life of any beneficiary or annuity contracts for any beneficiary, without being limited by any statute or rule of law concerning investments by fiduciaries.

(c) To sell or dispose of or grant options to purchase any property, real or personal, constituting a part of my estate or the trust estate, for cash or upon credit, to exchange any property of my estate or the trust estate for other property, at such times and upon such terms and conditions as she may deem best, and no person dealing with her shall be bound to see to the application of any monies paid.

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