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(M) To employ accountants, attorneys and such agents as they deem advisable; to pay reasonable compensation for their services and to charge same to (or apportion same between) income and principal as they deem proper.

(N) Depreciation on assets shall be or shall not be chargeable against income as Trustees in their sole discretion determine.

(O) To acquire or retain as an asset life insurance policies on the life of Grantor; to pay premiums on all such policies, from income or principal or both, as Trustees may determine; and all such insurance shall be payable to, and all incidents of ownership vested in, the Trustees.

(P) Notwithstanding anything herein contained to the contrary, no powers set forth herein or accorded generally pursuant to law shall be construed to enable Grantor or any other person to purchase, exchange or otherwise deal with or dispose of the principal or income of the trust for less than an adequate or full consideration in money or money's worth, or to enable Grantor to borrow the principal or income of the trust, directly or indirectly without adequate interest or security. Trustees are, however, specifically authorized to lend money to the legal representative of Grantor's estate provided adequate interest is charged and security is given.

SIXTH: The Grantor or any other person shall have the right at any time and from time to time to make additions to the corpus of this Trust if acceptable to Trustees. All such additions shall be held, controlled, and distributed by the Trustees in accordance with the terms and conditions of this Agreement.

SEVENTH: The Trustees shall not be required to give any bond or other security, but shall furnish annually to each of the

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