

17. To determine all questions as between income and principal and to credit or charge to income or principal or to apportion between them any receipt or gain and any charge, disbursement or loss as is deemed advisable in the circumstances of each case as it arises. Where the discretion herein conferred upon the Trustee shall not be exercised by him, matters relating to principal and income shall be governed by the law of the jurisdiction in which the Trust is administered;

18. To organize, form, join, enter into and participate in a partnership, firm or joint venture with one or more individuals, persons, firms, corporations or trusts, without regard to any law concerning the investment of trust funds or the amount which shall be invested in any one security or investment or kind thereof; to make and retain joint investments and investments of undivided interests in any property, real or personal, whether or not all the property be held hereunder and whether or not the provisions under which such other property is held are similar;

19. To form a corporation using all or any part of the assets of the trust estate and hold the stock of such corporation as an asset of the trust estate;

20. To exercise all powers and authority, including any discretion conferred in this Indenture, after the termination of the Trust created hereunder and until the same is fully distributed;

21. To execute, acknowledge and deliver any and all instruments in writing which he may deem advisable to carry out any of the foregoing powers;

22. To exercise each and every option and privilege under any policy of insurance owned or payable to this Trust;

23. To enter into a limited partnership agreement;

24. With respect to any real property (including real property acquired on foreclosure or by deed in lieu thereof) at any time held hereunder, to sell, exchange, partition, lease,

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