

debentures, mortgages, deeds of trust, mortgage participations, notes, real estate, or other property as the Trustee in the Trustee's discretion may select; and the Trustee may continue to hold in the form in which received (or the form to which changed by the reorganization, split-up, stock dividend or other like occurrence) any securities or other property the Trustee may at any time acquire under this trust, it being the Trustors' express desire and intention that the Trustee shall have full power to invest and reinvest the trust fund without being restricted to forms of investment that the Trustee may otherwise be permitted to make by law; and the investments need not be diversified, provided, however, that the aggregate return of all investments of the Trust from time to time shall be reasonable in light of then existing circumstances.

- B. **Investment Advisors.** To retain investment advisors and pay the compensation and fees of such investment advisors, which compensation or fees shall not be charged against the compensation of the Trustee, and to delegate to investment advisors the authority to select investments; and further provided that the Trustee shall not be liable for any investment decision made by any investment advisor so long as the Trustees shall have exercised reasonable care in selecting such investment advisor.
- C. **To Retain Property.** To continue to hold any property including any shares of the Trustee's own stock and to operate at the risk of the trust estate any business that the Trustee receives or acquires under the trust as long as the Trustee deems advisable.
- D. **To Manage Securities.** To have all the rights, powers, and privileges of an owner with respect to the securities held in trust, including, but not limited to, the powers to vote, give proxies, and pay assessments; to participate in voting trusts, pooling agreements, foreclosures, reorganizations, consolidations, mergers, and liquidations, and incident to such participation to deposit securities with and transfer title to any protective or other committee on such terms as the Trustee may deem advisable; and to exercise or sell stock subscriptions or conversion rights.
- E. **To Hold Securities in Nominee's Name.** To hold securities or other property in the Trustee's name as Trustee under this trust, or in the Trustee's own name, or in the name of a nominee, or the Trustee may hold securities unregistered in such condition that ownership will pass by delivery.
- F. **To Sell, Exchange, Repair.** To manage, control, grant options on, sell (for cash or on deferred payments), convey, exchange, partition, divide, improve, and repair trust property.
- G. **To Lease.** To lease trust property for terms within or beyond the term of the trust for any purpose, including exploration for and removal of gas, oil, and other minerals; and to enter into community oil leases, pooling, and unitization agreements.
- H. **To Lend.** To lend money to any person, including the probate estate of either Trustor, provided that any such loan shall be adequately secured and shall bear a reasonable rate of interest.
- I. **To Purchase Property from Trustors' Probate Estates.** To purchase property at its fair market value as determined by the Trustee in the Trustee's discretion from the probate estate of either Trustor.
- J. **To Loan to, Buy from, and Sell to Trust Individually.** To loan or advance the Trustee's own funds to the trust for any trust purpose, with interest at current rates; to receive security for such loans in the form of mortgage, pledge, deed of trust, or other encumbrance of any assets of the trust; to purchase assets of the trust at their fair market value as determined by an independent appraisal of those assets; and to sell property to the trust at a price not in excess of its fair market value as determined by an independent appraisal.