for purposes of any repair, improvements, protection, development, or extension of the trust property, or the acquisition of such other property as the Trustees may determine to be necessary for the best interests of this Trust. The determination of the Trustees as to what is capital and what is income shall be final.

Section 3. TEMPORARY INVESTMENTS. The Trustees are authorized to invest temporarily such funds as they may have on hand, which are not needed immediately in the business of this trust, in such securities as they may deem safe and easily convertible; otherwise they shall deposit the same upon interest in such bank or banks as they may deem safe and sound.

Section 4. MORTGAGING. The Trustees shall have power and authority to borrow money for the purposes of this trust, and to give such pledge, mortgage or other security upon the property of this trust as they may deem wise. In this connection the Trustees shall have power and authority to issue and sell bonds, notes and other securities in such amounts as they may decide upon, and to secure the same by mortgage or other lien upon the property and assets of this trust.

Section 5. OFFICERS AND AGENTS. The officers, agents, attorneys and other employees of this trust shall be such as the Trustees may decide upon, and the Trustees shall have power to appoint and remove, either from their number or otherwise, all of the officers, agents, attorneys, and other employees of this trust, and to prescirbe their powers, duties and terms of office, and to fix and pay them reasonable compensation. The Trustees shall have power to pay such compensation either in money, shares of beneficial interest, or other property of this trust. Any action taken by the Trustees under this Section shall be final and conclusive.

Section 6. BOOKS OF ACCOUNT. The Trustees shall at all times keep full and proper books of account and records of their proceedings and activities, and shall, at least annually, render to the owners of shares of beneficial interest an account of the trust. The owners of shares of beneficial interest shall be privileged to examine the books and records of this trust at such times and under such rules and regulations as the Trustees shall prescribe, and to require information concerning this trust from the Trustees at all times.

Section 7. LIMITATION OF LIABILITY. A. Neither the Trustees nor the owners of shares of beneficial interest nor the holders of certificates of beneficial interest shall ever be liable personally for any transaction under or by virtue of this trust, and the Trustees shall stipulate against such personal liability in all contracts or other transactions with third parties that such third parties will look solely to the property and assets of this trust and not to the Trustees or beneficiaries individually for the satisfaction of any claim which they may have on account of such transactions. The Trustees are hereby empowered and authorized to indemnify themselves out of the property and assets of this trust for any loss or liability whatsoever, which they may, without fault of their own, incur under or by virtue of this trust.

B. No person or party dealing with the Trustees on account of this trust shall have any duty, either in law or equity, to see to the application to proper purposes of any trust funds or property coming into the hands of the Trustees by virtue of such dealings.

Section 8. INSURANCE. The Trustees are authorized and directed to insure themselves against contract, tort and other personal liability, and to use the funds of this trust to pay premiums on such insurance. The Trustees are further authorized, in their discretion, to insure the property and assets of this trust against any and all kinds of loss and hazard, and, in their discretion, to require fidelity or other bonds from the Trustees, officers, agents or other employees of this trust, and to pay the premiums upon such insurance and

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