



XII. DECLARATION OF LIMITED LIABILITY:

The Trustee(s) shall hold all the funds and property, hereinafter called "Trust corpus", now or hereafter held by or paid to, donated or contributed to, transferred or conveyed to, them or their successors as Trustee(s), hereunder in Trust for the purposes with the powers, and subject to the limitations hereinafter declared, for the benefit of the Beneficiary(s). Neither the Trustee(s) nor the Beneficiary(s) shall ever be personally liable hereunder, but for all debts of the Trust the Trustee(s) shall be liable as such to the extent of the Trust fund only. In all contracts or instruments creating liability for the Trust, it shall be expressly stipulated that the Beneficiary(s) shall not be liable. Further, the Trustee(s) shall execute and sign said instruments or contracts designating their proper capacity as Trustee(s) for the Trust. Said executions or signatures shall precede one of the following designations of capacity, to wit: (1) "As Trustee(s) but not individually", or (2) "As Trustee(s) and not otherwise". Said designations and the terms of this Certificate Of Trust shall operate as legal notice to third party claimants and creditors that their recovery must be limited to the assets and corpus of the Trust, and that neither the Trustee(s) nor the Beneficiary(s) are personally liable for said Trust's obligations, torts or debts.

XIII. TRUSTEE POWERS AND AUTHORITY

A. GENERAL POWERS, DUTIES AND RESPONSIBILITIES

In addition to the specific powers set forth herein, the Trustee(s) shall have all the powers of Trustees under common law, as well as those specified under the Uniform Trustees Powers Act.

B. INVESTMENT(S) OF THE TRUST FUND

The Trustee(s) shall have the power to engage in and carry on any and all lawful investments for the benefit of the Trust fund, and to take any measure deemed appropriate to increase and diversify the capital and earnings of the Trust. Such activities and enterprises may include, but shall not be limited to, the power to: open and maintain bank checking, savings, certificates of deposit, or other custodial management accounts in the name of the Trust or Trustee; trade and hold foreign currencies; buy, sell, hold title to, and encumber property and real estate by rent, lease, mortgage, warrantee deed, deed of trust, pledge, and other such instruments; develop real estate acquisitions, by refinishing, tearing down or erecting buildings, and other property improvements; the acquisition of patents, copyrights, trade names and trademarks; the acquisition of precious metals, gems, items of antiquity, art, and other precious or rare collectibles; and generally, trading in stocks, bonds, bills, commodities, futures, options, equities, securities, annuities, trade and brokerage accounts, and any and all other such accounts or instruments of speculation or other property, although of a kind, or in an amount, which ordinarily may not be considered suitable or traditional for a Trust investment.

C. POWER TO BORROW AND LOAN MONEY

The Trustee(s) is authorized to borrow money for any reasonable Trust purpose. The Trustee(s) is authorized to pledge any item, hypothecate the assets, or any portion of the Trust corpus, as collateral to secure loans, advances, lines of credit, or otherwise. The Trustee(s) is authorized to loan money for any reasonable Trust purpose, and shall determine, by contract, the terms and conditions of the loan and its repayment.