

11. The Lessee shall bear, at its own cost and expense any and all charges for water, heat, electricity and power used on the premises during the term of this lease.

12. The Lessee expressly agrees to save the Lessor harmless from public liability in connection with the premises and to carry adequate insurance for this purpose; such insurance to be carried by the Lessee shall be for the benefit of the Lessee and the Lessor and the Lessee shall furnish the Lessor with satisfactory evidence of such insurance. Also, the Lessee expressly agrees to carry comprehensive insurance on the plate glass windows in the building and to be responsible for repair or replacement of such plate glass windows in event of damage or breakage and regardless of the cause.

13. The Lessor agrees to pay, during the term of this lease, all taxes and assessments that may be lawfully levied against the land and building thereon hereby leased. The Lessee agrees to pay all license taxes and other taxes for the operation of the business on the leased premises and all taxes and assessments levied against the equipment, fixtures and personal property on the premises and used by the Lessee.

14. It is further understood and agreed that, should any installment of rent be past due and unpaid by the Lessee, or should the Lessee fail to perform any of the other terms and conditions of this lease to be performed by it, or in the event the business is discontinued or the premises vacated before the expiration of this lease, or the Lessee, its successors or assigns, goes into bankruptcy, voluntary or involuntary, or is placed in the hands of a receiver, or makes a general assignment of its property for the benefit of creditors or files a petition pursuant to any state or federal law for the extension of its debts, or for reorganization, or if its stock of goods, wares and merchandise should be seized under attachment, execution, or other process and such attachment, execution or other process be