Section 3.5. No purchaser, lender, transfer agent or other person dealing with the Trustees or any officer or agent of the Trust shall be bound to make any inquiry concerning the validity of any transaction purporting to be made by the Trustees or by said officer or agent or be liable for the application of money or property paid, loaned, or delivered to or on the order of the Trustee or of said officer or agent. Every note, debenture, bond, obligation, contract, instrument, certificate, share or undertaking, and every other act or thing whatsoever executed in connection with the Trust shall be conclusively taken to have been executed or done by the executors thereof only in their capacity as Trustees under this Declaration of Trust or in their capacity as officers or agents of the Trust. Every such note, debenture, bond, obligation, contract, instrument, certificate, share or undertaking made or issued by the Trustees or by any officers or agents of the Trust, in their capacity as such shall recite that it is executed or made by them not individually, but as Trustees or as such officers or agents, and that the obligations thereof are not binding upon any of the Trustees, shareholders, officers, or agents of the Trust, personally, but bind only the Trust property, and may contain any further language which they may deem appropriate, but the omission of said recital shall not operate to impose personal liability on any of the Trustees, shareholders, officers or agents of the Trust. The Trustees shall, at all times, maintain insurance for the protection of the Trust property, its shareholders, Trustees, officers and agents in such amount as the Trustees shall deem adequate to cover any probable liability, and such other insurance as the Trustees in their sole judgment shall deem advisable.

Section 3.6. The Trustees shall be entitled to rely on opinions, certificates or advice of independent public accountants or of counsel in making determinations relating to accounting and legal matters, and shall be entitled to rely upon any instrument believed by them to be genuine.

Section 3.7. The Trustees shall use every reasonable means to assure that all persons having dealings with the Trust shall be informed that the private property of the shareholders shall not be subject to claims against and obligations of the Trust to any extent whatsoever. The Trustees shall cause to be inserted in every written agreement, undertaking or obligation made or issued on behalf of the Trust, an appropriate provision to the effect that the shareholders shall not be personally liable thereunder, and that all parties concerned shall look solely to the Trust property for the satisfaction of any claim thereunder, and appropriate reference shall be made to this Declaration of Trust. The