Section 3.21. Advance Purposes of the Trust. The Trustees shall have power to do all such things and execute all such instruments as they deem necessary, proper or desirable in order to carry out, promote or advance the purposes of the Trust although such matters or things are not herein specifically mentioned. Any determination of the purposes of the Trust made by the Trustees in good faith shall be conclusive. In construing the provisions of this Declaration, the presumption shall be in favor of the grant of power to the Trustees.

## ARTICLE 4 ·

## LIMITATIONS OF LIABILITY OF SHAREHOLDERS, TRUSTEES, AND OTHERS

Section 4.1. No Personal Liability to Persons Not Associated With Trust. No Shareholder, Trustee, officer or agent of this Trust shall be subject to any personal liability whatsoever, in tort, contract or otherwise, to any other person or persons, in connection with Trust Assets or the affairs of the Trust, save only that arising from his own willful misconduct, knowingly and intentionally committed in bad faith; and all such other persons shall look solely to the Trust Assets for satisfaction of claims of any nature arising in connection with the affairs of the Trust. If the Trustees, as trustees, are made parties to any suit or proceedings to enforce any such liability, they shall not on account thereof be held to any personal liability. The duties and obligations of the Trustees and the officers, employees, and agents of the Trust shall be determined solely by the express provisions of this Declaration with no implied duties or obligations to be read into this Declaration. The Trust shall indemnify and hold each Shareholder harmless from and against all claims and liabilities to which such Shareholder may become subject, contrary to the provisions of this Section 4.1, by reason of his being or having been a Shareholder, and shall reimburse such Shareholder for all legal and other expenses incurred by him in connection with any such claim or liability.

Section 4.2. <u>Trustees' Liability to Trust and Shareholders</u>.

No Trustee; officer or agent of the Trust shall be liable to the

Trust or to any Shareholder, Trustee, officer or agent thereof