

(ix) To carry insurance for the protection of the members and the Association against casualty and liability.

(x) To pay all costs of power, water, sewer and other utility services rendered to the condominium and not billed to the owners of the separate units; and

(xi) To employ personnel for reasonable compensation to perform the services required for proper administration of the purposes of the Association as well as the dismissal of said personnel.

(xii) To levy special assessments, in the event insurance proceeds are insufficient to pay for the estimated cost of reconstruction and repair (or for the actual cost thereof if the work has actually been done) against all unit owners in proportion to the unit owner's share in the common elements, for that portion of the deficiency as is attributable to the cost of restoration of the common elements, and against the individual unit owners for that portion of the deficiency as is attributable to his/her individual unit; provided, however, that if the Board of Directors find that it cannot determine with reasonable certainty the portion of the deficiency attributable to specific individual units, then the Board of Directors shall levy the assessment for the total deficiency against all of the units in proportion to the unit owner's share in the general common elements and limited common elements just as though all of the said damage occurred to the general common elements and limited common elements.

(k) The first Board of Directors of the Association shall be comprised of three (3) persons designated to act and serve as Directors in the Articles of Incorporation, which said persons shall serve until