

holder under this Section shall not exclude any other right to which he may be lawfully entitled, nor shall anything herein contained restrict the right of the Trust to indemnify or reimburse a Shareholder in any appropriate situation even though not specifically provided herein.

SECTION 11. Insurance. The Trustees shall maintain or cause to be maintained such insurance as is adequate and appropriate, in their opinion, to insure the Trust and its real property interests and other assets against loss, damage or liability.

SECTION 12. Inspection of Records. Shareholders and appropriate Federal and State authorities which so require shall be entitled to inspect the books of account of the Trust and the Share register during normal business hours under such reasonable conditions as may be established by the Trustees.

ARTICLE V

AMENDMENT AND TERMINATION

SECTION 1. Amendment. The provisions of this Declaration may at any time be amended (except as to the exemption from personal liability of Shareholders and the prohibition of assessments upon Shareholders) by the action

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