EXHIBIT 5

FOUNDATION BANK ACCOUNTS

The following steps may help you open a foundation bank account. Your corporate foundation would use the standard forms available for other corporations. It is recommended that you pick a bank where your affairs will be kept private and not be discussed generally. If you do decide to open your account without advice from counsel then ABC suggests the following procedures:

1. Shop around for a bank. Many banks do not charge not-for-profit corporations for checking services, but this is a local option with the bank and has nothing to do with state and federal law. Other banks charge a small fee which is usually less than charges made for a normal corporation account. Still other banks charge regular fees.

2. When you decide upon a bank obtain the proper complete bank resolution papers for opening an account and for authorizing a loan. Most banks do not have specific resolution papers for not-for-profit corporations. If your choice of banks does not use not-for-profit forms, then use normal corporate forms. Do not use the papers supplied for churches, clubs or hospitals. If business corporation resolution forms are used, then interline the words "not-for-profit" or "non-stock" in front of the first few lines where the word "corporation" is used; that is, replace all words "corporation" with the term "not-for-profit or non-stock corporation."

3. ABC recommends, for simplicity, that only one signature be required, but that at least two signatures be recognized.

4. Printed checks, if they are to contain the name or names of the directors or officers, should be printed so that the foundation's name appears in a discernibly larger type than the names of the officers or directors.

5. It is suggested that a business bank book rather than a pocket bank book be obtained for your foundation's checking account for clarity in record keeping.

6. Your foundation account should not be opened initially with any great sum. No more than $50 to $500 should ever be placed in the foundation initially. Larger transfers would only cause the counsel additional and unnecessary work in obtaining exempt status recognition for your foundation.

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