to these individuals or to cause the foundation to suffer a substantial loss in the transaction.

To be specific, all of these individuals may sell or buy property from the foundation or borrow from or loan to the foundation, lease to or from the foundation, or exchange properties with the foundation, provided that the terms of the transaction are within the scope of the normal market values of a similar transaction. A contributor to the foundation may borrow money from the foundation provided that the contributor pledges adequate security for the loan, pays a reasonable interest and promises to return the loan by a specific date.

Conversely, a director of the foundation may loan money to the foundation and ask security and charge a reasonable interest, but may not charge an exhorbitant interest outside the bounds of ordinary financing sources nor ask double or treble normal security.

A foundation may not be used by a contributor or officers as a vehicle for personal gain - that is, an officer may not sell securities to the foundation